



**Roger Smith President & CEO AIL & NILICO** 

#### Blessings

The end of the year is often a time we gather with our families, friends, co-workers and neighbors to celebrate the holiday season and to reflect on the blessings, both large and small, in our lives.

Whether of hope, joy or peace, they stand out in the chapters of the "My Life" book we all write. They are what make the story worthwhile.

There are blessings we may take for granted. We live in a free country and we are free to make a good living - and a good life - for ourselves and our families. Being able to set goals and work toward fulfilling our dreams are every day blessings we should not ignore.

Last December in these pages, I noted that for the first time in company history we surpassed the \$100 million mark in sales. And, I predicted that we'd blow past that figure in 2009 by a much larger margin. You didn't disappoint me! Though the year isn't over, we've already far surpassed last year's numbers.

In boom times, this would be something to celebrate. But in a recession, that fact makes us stand out from all the other businesses. Incredible!

Thanks to your tremendous dedication, and the mission we fulfill of serving working families, the Company continues to grow and flourish. "Opportunity Unlimited" is nothing short of a blessing in "My Life" story, and I hope yours.

As we pause during the holiday season to reflect upon our accomplishments during 2009, we look forward to a prosperous and happy new year in 2010. But, let us not forget the hundreds of thousands of working families we serve. Let us rededicate ourselves to serving those families. Let us recommit ourselves to the values of service and hard work that make our Company, and the products it provides them, a real blessing to these families.

From all of us here at AIL/NILICO, may you have a wonderful and blessed holiday season and a successful 2010!





#### **American Income Life**

Insurance Company has been meeting working families' needs for over half a century. We are a leader in the union insurance market and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

#### **spotlight**

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#### **Recruiting Support**

www.ailife.com/recruiting

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#### News Page

#### **SGA CAREER TRACK**

#### New Markets **Opening & Expanding**

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@ailife.com.

#### **TOTAL BONUSES PAID OUT**

This month AIL and NILICO paid a total of \$1,705,046.77 in bonuses. For more information on the monthly bonuses, turn to Page 4.

Total: \$1,705,046.77

#### **REQUIRED RETENTION RATE**

Effective Jan. 1, 2010, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for Spotlight recognition only.

> 68.0% Retention: **Net to Gross: 78**%

#### **DATES TO REMEMBER**

Wednesday, January 27th, 2010, all business and PR credits must be at Home Office to count for January production.

#### **MILLION DOLLAR CLUB**

Another champion, another milestone:



We salute Omar Hashimi from the Jatoft-Foti Agency, who qualified for the Million Dollar Club in November of 2009 with \$1,012,981 of Net ALP.

Omar will receive a bonus of \$5,000 and the Million Dollar Club Award on stage at the 2010 Convention

Lampee

Agency

79.1% Ret

Altig-Orlovic

3rd Qualification

\$56,852 Net ALP

Omar, congratulations on your achievement.

#### **FOUNDER'S CLUB** November 2009 Qualifiers

Outstanding Producers & PR Representatives:



Samson Adelufosi Giglione Agency 2nd Qualification \$52,431 Net ALP



Arony HO PŘ Arizona 4th Qualification 4,496 Cards/Groups

#### **CORRECTIONS**

The Promotions page of November's Spotlight incorrectly listed the location of the Fred Hadayia Agency; the agency is actually in Pennsylvania.



#### **BONUS**

**PG. 04** 



**NEW LAB MEMBERS** 

PG. 06



#### **CONTEST RESULTS**



PG. 07



**2011 CONVENTION QUALIFICATION** 







#### **LOOK FOR THE ASTERISK**

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2010 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top three PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2010 Convention Qualifications online at www.ailife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to New York City, staying at the fabulous Sheraton New York Hotel and Towers, and appearing on stage! The convention will be held May 16-19, 2010.



#### Qualifier **Amount** \$30,265.88 Jatoft-Fot Ben Halali Stephen Hill 28,049.84 **Marc Roser** Wayne Fader **Ernesto Magat** 17,131.70 Stephen Jubrey 12,744.92 **Oldham-Bianch** Lorenzo Lameko 9,643.88 Steve Friedlander Hal Herman 8.640.98 Oldham-Bianchi T J Powers 8.625.87 Simon Arias **Brett Gryska** Oldham-Bianch 8,431.42 Karen Gagarin 7,847.71 Jatoft-Fot **REINSTATEMENT BONUS** Qualifier Sami Mogannam \$3,696.51 Jatoft-Foti **Bob Olson Debra Bell Lance Martin** 1,272.18 Surace-Smith **Scott Patterson** Joseph Diecedue 951.18 **Arthur Westergren** Williams-Zophin **Peter Kaplanis** 773.02 **Josh Chalom Consuelo Dominguez** 726.72 **Theodore Pappas Keith Broadnax** 683.85 **Tyrone Conard** Frank Kolligian 608.22 **Slav Bitman** Carlo Bonifazi 574.71 **Bob Olson WORLD'S GREATEST BONU Agency Director of the Month** SGA Qualifier **Amount** \$6,117.38 **Omar Hashimi** Jatoft-Foti Leaders growing leaders! Robert J Dunn 4.999.34 Surace-Smith **Domenico Bertini** 4,038.53 Steve Friedlander Lesina Ah Sue

**Tibor Simon** 

**Erez Shabtay** 

Maria Rocha

Raymond Angeles

**Robert Ulreich** 

**Ross Ewen** 

Lily Tchen

3,794.75

3,632.75

3,376.64

3,277.71

3,139.08

3,133.60

3,063.49

Bonus Total: \$1,705,046.77

**Altig-Orlovic** 

Jatoft-Foti

He had 170% Growth with an increase of

over 1 Million Dollars of ALP!

Congratulations on this unbelievable

ACCOMPLISHMENT three months

Cohen-Cohen

Scott Rehberg

Cohen-Cohen

**Altig-Orlovic** 

Jatoft-Foti

#### Outlook



**Rob Falvo** Senior Vice President of **Field Operations** 

#### **REAL Success**

We all need help. We need guidance for our journeys through life. Even the most successful of us need reminders of what has led us to whatever we have accomplished. We need to rethink. We need to refocus.

How can we get where we still need to go? And how can we best convey to others what it takes to get there together? What is it to achieve success? How can we strive for excellence and at the same time thrive as happy, fulfilled human beings?

The quest for success should be an exciting and fulfilling adventure. It should be refined and enhanced by a broader perspective of what it takes for success at life. Only then can we attain the sort of harmony and balance necessary for true happiness and success.

Plato said Socrates was convinced that most of us approached life backward. We give the most attention to the least important things and the least attention to the most important things. It was his firm belief that "wealth does not bring about excellence, but excellence brings about wealth and all other public and private blessings for men." It was the state of our souls that was most important to Socrates. The inner life of each person. Greatness of spirit. Wisdom. Inner Excellence.

When we give precedence to the inner, both inner and outer fall into place. When we follow the opposite course, nothing will give us what we truly need.

We have here a framework for success that proves you don't have to sell out to move up. It allows for the best possible state of our souls. And it works.

There are four conditions of success. Four components of a successful mind-set. Four means to a successful life.

These are not, however, just "Things to Be Done on Monday So That Success Can Be Had on Tuesday." They are conditions we need to incorporate into our lives every day. Or, at least, most days.

In this column, I will go over the first two conditions. We'll conclude this series next month.

Condition One: We need a clear conception of what we want, a vivid vision, a goal or set of goals powerfully imagined.

The first condition of success is that we develop a clear conception of what we want. An idea of where we want to go and a conception of what we want to become. It should be both clear and specific.

Everybody wants to be somebody, but not just anybody. We want our

We want to accomplish something in this life. But what? How about you? What do you want to be? What do you want to do? Are you becoming it now? Are you beginning to do it already, in some small way? If not, why not? What are you waiting for?

If you are moving in a general direction you feel good about, are you making the sort of progress you think is appropriate?

Condition Two: We need a strong confidence that we can attain

When we set ourselves high goals, we always face a challenge. Fear can lead to failure; confidence to conquest. Which will we choose?

Life is a risk. Now, I'm not talking about bungee jumping or skydiving. Every day life is risky.

But the risks are so common, we're accustomed to them. They hardly ever cross our minds until we contemplate something new. A new job, a new relationship, a new set of goals.

Then we worry. What if I fail? What if....

What if? There are few guarantees in life.

There are lots of opportunities-if you're willing to take a chance, if you're willing to run the risk.

A lot of people say, "I've never done this before." Remember, the world is run by people who have never done this before.

There's a first time for everything. Run your own life and do it right. Whenever we set ourselves new goals, we face new opportunities for growth and development. But it is easy for doubt to rush in and catch

Next month, I'll discuss the final two conditions.

May God bless you and your loved ones this holiday season!

#### ■ New LAB Members

American Income Life and National Income Life Insurance Companies are pleased to welcome five new members to the Labor Advisory Board.



**6** Spotlight December 2009 *My Life...* 

**Patrick Finley** 

Patrick D. Finley is General President of the Operative Plasterers' and Cement Masons' International Association of the United States and Canada. He also serves on the AFL-CIO Executive Council. He has been a Union member since 1979, when he joined Local 592 in Philadelphia. From 1989 until 1995, he served Local 592 as both Welfare and Pension Funds administrator and Apprentice Coordinator and Organizer. Rising up through the ranks, he has served his union as General Secretary-Treasurer, International Representative and Assistant to the General President.



**Marc Perrone** 

A union activist for four decades, Anthony "Marc" Perrone is International Secretary-Treasurer to the 1.3 million-member United Food and Commercial Workers International Union. He monitors the union's finances and oversees stewardship of its pension funds. Perrone is a member of the International Foundation of Employee Benefit Plans' board of directors. He has served the UFCW as Region 1 Director and National Director of Strategic Programs, Collective Bargaining and Organizing and is on its International Union Executive Committee. Perrone earned his Bachelors degree in Labor Studies.



**John Prater** 

Captain John Prater is the eighth president of the Air Line Pilots Association, International or ALPA. The largest airline pilot union in the world, ALPA represents 53,000 pilots who fly for 36 U.S. and Canadian airlines. During a 35-year career, Prater has flown various aircraft for passenger and cargo airlines. He is on the AFL-ClO's Executive Council and on the Executive Committee of its Transportation Trades Department. Currently a B-767 captain, Prater earned his bachelor's degree in meteorology from Parks College of St. Louis University.



**Roberta Reardon** 

Actress Roberta Reardon is in her second term as the National President of the American Federation of Television and Radio Artists and is a Vice President of the AFL-CIO. She also serves on the Arts & Entertainment committee of the New York State Federation of the AFL-CIO. Reardon has held several local and national AFTRA offices and sits on the AFTRA Foundation Board of Directors. She is National Chair of the Network Code, Television and Radio Commercials and Non-Broadcast/Industrial/ Educational contracts negotiations.



**Elizabeth Shuler** 

The woman to hold the second highest position in the labor movement is AFL-CIO Secretary-Treasurer Elizabeth "Liz" Shuler. She formerly served as political and legislative activist for the International Brotherhood of Electrical Workers (IBEW) and was executive assistant to IBEW President Edwin D. Hill. Shuler worked for six years in Washington as an international representative in the IBEW's Political/Legislative Affairs Department. She has also worked in California and Oregon. A graduate of the University of Oregon, Shuler works for numerous women's and international causes.



#### **PARIS CONTEST**

The Eiffel Tower, the Arc de Triomphe, Notre Dame Cathedral, the Palace of Versailles, the Louvre Museum..... Will you visit these famous French landmarks yourself, or just get a postcard? The 6-day, 5-night tour of Paris is the prize in this year's contest. Keep working hard — we have four more months to go before the winners are declared!

All agents, managers and public relations people are invited to partake in the competition. The contest period is business or cards submitted and processed by Home Office between October 1, 2009 and March 31, 2010.

Contest winners will arrive in Paris on Monday, June 21 and depart Saturday, June 26.

#### **Current Contest Leaders:**

**State General Agents** 

otate delicial Agents							
	Name	1st Six Month STD	Net ALP Growth	Code STD	Average		
Cat I & II	Steve Friedlander	519.68%	392.24%	400.00%	437.31%		
	Jatoft-Foti	153.94%	166.92%	115.79%	145.55%		
	Marc Rosen	163.83%	126.59%	130.00%	140.14%		
	Fred Hadayia	147.98%	126.31%	127.27%	133.85%		
	Oldham-Bianchi	146.35%	139.07%	86.11%	123.84%		
	Surace-Smith	115.77%	133.15%	120.59%	123.17%		
	Steve Greer	94.45%	94.83%	150.00%	113.09%		
Cat III & IV	Altig-Orlovic-Deley	98.37%	107.08%	183.33%	129.60%		
	Williams-Zophin	146.75%	150.18%	88.89%	128.61%		
	Allan Jennings	122.50%	107.61%	111.11%	113.74%		
	Imran Satti	105.74%	103.71%	106.25%	105.23%		
	Simon Arias	96.24%	111.30%	105.56%	104.37%		
Cat V & VI	Steven DiChiaro	104.11%	87.72%	140.00%	110.61%		



#### **Managing Agents**

	3 3 3		
	Name (	Codes	Net ALP
RGA	Taina Lameko	41	\$275,588
	Alex Roland	14	86,665
	Sonny Gurney	20	64,064
	John Collins	13	57,096
	Mitch Duplantis	11	56,637
MGA	Stephen Hill	20	\$123,810
	Lorenzo Lameko	18	100,675
	Taina Lameko	16	64,791
	Brett Gryska	8	60,833
	Daniel Orr	10	57,880
GA	Kilisimasi Sega	13	\$87,807
	Theresa Setefano	10	68,056
	Sita Pereira	10	62,227
	William Smith	12	51,913
	Peter Chung	3	34,324
SA	Simon Rolland	7	\$53,152
	Rita Charles	6	47,321
	Serah James	10	41,639
	Vaaufiao Roberts	on 3	31,576
	Nicole Johnson	2	25,316

#### **Personal Producers**

i Gisullat i i	Juudela
Name	Net AL
Marion Magat	\$54,62
Amir Sedaghat	52,42
Maria Rocha	50,47
Omar Hashimi	48,15
Lesina Ah Sue	44,91
Roghie Hassan Loo	44,54
Steven Stensrud	43,53
Robert Dunn	42,46
Ryan Kendl	40,69
Raymond Angeles	40,17
Mele Bigg	39,96
Elvis Obanor	39,20
Pafuti Toleafoa	37,57
Ross Ewen	36,11
Max Quasem	35,45
David Ramirez	34,80
Theresa Bellajaro	34,15
Terrence Asuncion	33,56
Taumaoe Maligi	32,94
Rocio Price	32,10

#### **PR Reps**

Cat I	Name Chuck Hill Rona Spano Vivian Dwyer Mark Gagliardi Donald Spohn	Leads 10,618 5,286 4,976 3,548 2,992
Cat II	Manon Brulotte Suny Robinson Michelle Korb Karen Apgar Scholz Lisa Pletincks	5,567 1,843 1,640 1,409 1,149
Cat III	Katherine Kidder Jason Beckman Tania Lipshamsymonds C J Briggle Brian Ryan	6,087 3,014 2,265 1,869 1,837
Cat IV	Ken Altizer Jason Ihle Emily Langthorn Stephen Castleman Steven Orcherton	6,336 2,681 2,176 2,065 1,947

PLEASE NOTE: All figures are Contest to Date beginning October 1, 2009 and ending March 31, 2010.

Retention is required for qualification. However, the results listed are for the top producers in each category irrespective of retention to show who is in the running in case their retention improves. Full qualifications can be found at www.ailife.com/arc/spotlight.aspx and www.nilife.com/arc/spotlight.aspx



#### **ONAL GENERAL AGENT**

Noel Ables **Thomas Baeurich** John Charlton **Kellen Cuttance Teresa Guthrie** Stefanos LeBrasseur Matthew Melhorn **Tibor Simon Daniel V Smith Huihann Wee** 

#### MASTER GENERAL AGENT

**Rufus Cathev** Cassaundra Gordon **Daniel Harrison Gregory Henderson** Jesse Jardine **Amanda Johnson David Kellebrew Darren Kwong Curtis Moreland Marcus Noel James Raymond** Joseph Teyssier Alan Weissen Marisa Willgruber

#### **GENERAL AGENT**

**Tomeka Butler Thomas Carver** Muhammad Chaudhry Lisa Hinton **Summer Miller Ricky Newborne Casey Palmer Matthew Parks Ryan Richardson** Joseph Rickard **Rodney Smith** John Young

#### **GENERAL AGENT**

**Christopher Freter Bryant Hendley** Seth Holmberg Henry Ingraham **Robert Kempner** John Kubiak Jerckarra Page **Chris Richmond** Michael Schneider **Charles Steele** 

SUPERVISING AGENT **Stephen Archer Angela Archie Charles Bosworth** Joel Camacho **Nicholas Collins** Marivic DeLosReyes Michelle DeMoss **Ruben Fuentes Cyndra Gather** Jon Gillmore David Higa Michael Howell Tim King **Cara Lenard** William Liles **Ronald Montalvo Christian Napiza Ruby Parks Bryan Peters** April Rodenborn Louis Roman Juan Sanchez **Charles Stofko Kehea Stowers Kyle Wrobel** 

#### SUPERVISING AGENT Hasani Anderson

**Patrick Basque** 

Svetlana Belkina

**Lorraine Chaney** 

**Robert Chobor** 

Myron Bea

Myrna Cosman Alesia Creason **Gwendolyn Davis-Yancey** Djenabou Diallo Nicholas Elcock Javier Esquivel Amosa Faamanu Michael Frank Michael Fulkerson **Cortland Golightly** Mark Graham **Breanna Haller Fredrick Hamilton Troy Hill** Ben Hodges **Candice Kemp** Neal Koleske Frank Kolligian **Paul Lawson Eric Linerode** Rebecca McDowell Jacqueline McHugh Jonathan McKay Vladimir Moskovenko **Joseph Quintons** Malcolm Redd **Kevin Reynolds** Lisa Richardson **Shongaia Robinson Zbigniew Stankiewicz Peter Stay** Sherri Stoklasa **Vicky Williams** Amanda Wolfgang

#### Anniversaries

26 Years of Service Mark Hancock, SGA

20 Years of Service Brett Hulme, PR

18 Years of Service Judy Hinz, RGA

#### 16 Years of Service

**Earle Harris, Agent** Larry Williams, Agent Jenny Williams, PR

#### 11 Years of Service Ruben Soberanes, Agent

10 Years of Service

#### John Franklin, RGA

8 Years of Service

#### Larry Lozano, PR **Christy Starr, Agent**

Arnold lacoviello, Agent

#### 7 Years of Service

Andrew Bishop, RGA Arthur Greene, MGA Mathew MacCannell, RGA

Karen McQuoid, MGA Denis St.Pierre, PR **Dustin Venekamp, SGA** 

#### 6 Years of Service

**Justin Germany, Agent** Ed Olfert, Agent Amir Sedaghat, Agent

#### 5 Years of Service

Sue Akers, PR Heidi Diecedue, PR Sebastian Kazek, MGA Thomas Parker, MGA T J Rowell, MGA Anna Vaculikova, Agent

#### 4 Years of Service

Simon Arias, SGA **Brandon Braun, MGA** Mark Corkrean, MGA Bradley Ellison, MGA Deborah French-Gorman, PR Marilyn Gonzalez, PR Theodore Greer, Agent Garret Kun. RGÁ Melissa Losk, Agent Kelvin McDiarmid, Agent

#### 3 Years of Service

Alberto Alcala, RGA Richard Blake, MGA Mario Andres Chavez, GA Blake Higuchi, MGA Jessica Ingerick, PR Michael McIntosh, GA Erin Moyer, MGA

2 Years of Service Mina Afu, SA Thomas Baeurich, RGA **Dante Beasley, Agent** Jason Beyer, SA **James Conley, Agent** Robin Denham, PR Michael W Ellis, MGA Darron Hacker, GA Larry Pereiro, MGA Jorell Washington, Agent Jamison Weatherspoon, MGA Earl Gibson, Agent Michael Weeder, SA

#### 1 Year of Service

Travis Ammann, SA Svetlana Astasheva, Agent Trish Baraghoush, MGA David Beard, Agent Cynthia Blowemiller, Agent

Chad Brown, MGA Adrian Bullens, SA Willon Charles, SA William Charnow, Agent Vishwamitra Chetram, GA Sangmi Choe, MGA Zac Daios, Agent Asa Davis, SA Jonathan Davis, MGA Kevin D Davis, GA Mario DePinto, GA Consuelo Dominguez, Agent Bonnie Ellingson, PR Darlyne Exilus, SA Vili Falefa, Agent Masofa Falefatu, Agent Jerid Ferranti, GA Steven Fletcher, Agent **Austin Flowers, Agent** Alan Garber, Agent **Judas Godina, Agent** Danylle Guerrero, MGA Maria Hansen, Agent Melanie Hawes, Agent Hal Herman, RGA Serah James, SA Jesse Jardine, MGA Sherwyn Jeffrey, Agent

Neree Jones, Agent Ryan Kendl, MGA **Timothy Kieran, MGA** Yennhi Le, Agent Wander Lima, Agent Charlene Losse, SA Matthew Maldonado, PR Visham Mohip, SA Jose Morel, SA Jean Moser, Agent Tony Nguyen, MGA Nathanael Noel, Agent Joshua Olin, RGA Mario Rodriguez, Agent Joey Sales, Agent Rafael Sawin, SA Amr Shater, SA Lily Shipley, Agent Danielle Swehla, Agent Juanita Too, Agent Lou Utumapu, SA Brian Walker, MGA Brian Wallace, SA Debra Walton, SA



For full qualifications go to: www.ailife.com/arc/spotlight.aspx

#### 2011 Convention Sizzling sun, fun and

Salsa with South Florida flair add up to a hot and spicy atmosphere for the 2011 Convention in the heart of magnificent Miami Beach. This is an event you definitely will not want to miss! Whether you desire some relaxing peace and quiet beneath tranquil blue skies or crave the pulsating action of Miami night life, the Fontainebleau Miami Beach Hotel is the resort for you! The 37-story complex is only three miles from famed South Beach. Its 22 scenic acres nestled beside the Atlantic Ocean boasts towering luxury accommodations, breathtaking views, 11 world class restaurants and night clubs, a deluxe spa specializing in thermal treatments, an oceanfront pool complex with private cabanas – all sure to please the most sophisticated traveler. Recent renovations retain the best features of Miami Beach's glamorous golden era while adding the most contemporary and high tech amenities for 21st Century visitors. It's a getaway destination you won't soon forget!

#### **Qualification Requirements**

#### Career Agents

Write \$80,000 of Net ALP as of December 31, 2010 AP&P report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the 6th month. Individual Producers can also qualify by writing \$100,000 of Net Annualized Premium as of December 31, 2010 AP&P Report. This includes Career Agents, SAs and GAs.

#### **Supervising Agents**

Write \$80,000 of Personal Net ALP as of December 31, 2010 AP&P report or write \$126,700 of First Six Months Agent Production Net ALP. The SA must also have at least 1 active First Six Months Agent as of December 31, 2010. Can qualify on Pro-Rated basis if contracted less than 1 year.

#### **General Agents**

Write \$80,000 of Personal Net ALP as of December 31, 2010 AP&P Report or write \$126,700 of First Six Months Agent Production Net ALP. The GA must also have at least 2 active First Six Months Agents as of December 31, 2010. Can qualify on Pro-Rated basis if contracted less than 1 year.

#### **Master General Agents**

Have \$253,400 of First Six Months Agent Production Net ALP and have at least 4 active First Six Months Agents as of December 31, 2010. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total production requirement. Can qualify on Pro-Rated basis if contracted less than 1 year.

#### Regional General Agents

RGAs must have two MGAs who qualify for convention under the MGA guidelines. Alternatively, an RGA can qualify as an MGA with his/her own MGA agency production.

#### State General Agents

Must meet YTD SGA standards as of December 31, 2010.

#### **Net to Gross and Retention (All Levels)**

To qualify, all levels with a contract date of 4/30/10 or before must have at least a 68.0% retention rate. All levels with a contract date of 5/1/10 or after must have at least a 78% net to gross. The NTG and Retention rates shown in the qualifier's December 2010 AP&P report will be used in determining qualification

#### **Marketing Specialists & Public Relations Representatives**

Obtain 17.500 Card Credits. ROOKIE (Reps with 2009 Hire Date): 13.000 Card Credits. ICEBREAKER (Reps with 2010 Hire Date): 6,500 Card Credits. For all categories: Qualification is based on cards generated in 2010. Original (ORIs/ ADIs) will count as double credit. CE (event) leads count as ½ credit.

#### **Public Relations Managers**

PR Managers can qualify one of two ways: 1) Total PR Manager Bonus paid for the year is equal to or greater than 20% of PR Manager's base salary. 2) Three Reps in PR Manager's hierarchy qualify for convention.

Qualifying for the convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time the Convention is held. In other words, there is no monetary equivalent related to having qualified for the Convention. No substitutions or transfers are permitted. Please note individuals on Red Watch

Please remember that expenditures for the Qualifier and the spouse/guest will be included in the Qualifier's taxable income for the year

# Roger Smith receives the **Eleanor Roosevelt Award**





On Nov. 18, Roger Smith

had the honor of accepting the Eleanor Roosevelt Human Rights Award by the American Rights at Work organization, a labor advocacy and policy organization dedicated to promoting the freedom of workers to form unions and bargain collectively.

Roger accepted the award on behalf of the Business Leaders for a Fair Economy, an organization which he chairs. Roger has played a tremendous role in growing the group to a coalition of more than 1,700 business owners and executives supporting the Employee Free Choice Act.

"Smith has helped shape the coalition's efforts to pass the Employee Free Choice Act," according to the American Rights at Work website, which called Roger "a longtime ally for working families."

The award memorializes the former First Lady and United Nations ambassador. Mrs. Roosevelt helped pass the United Nation's Universal Declaration of Human Rights, which says in part, "Everyone has the right to freedom of peaceful assembly and association and the right to join trade unions."

Other 2009 award recipients were actors Richard Schiff and Bradley Whitford, EFCA advocates best known for their roles on the "West Wing" television series; and former AFL-CIO President John J. Sweeney. They were honored at an awards celebration held at the National Museum of Women in the Arts in Washington.

The award is in its fifth year. Roger joins the ranks of previous recipients including AIL/NILICO founder Bernard Rapoport, Danny Glover, Studs Terkel, and the Harley-Davidson Motor Co.

Congratulations, Roger! And, thank you for your leadership promoting EFCA and for your tireless efforts to improve the lives of working families.



Roger Smith with Richard Trumka, President of AFL-CIO

#### Perspective



**Debbie Enstedt**Vice President of
Public Relations Field Operations



Roger Smith and David Bonior with nationally-renowned commentator, writer, speaker and author Jim Hightower (center)

#### Reflections from the Award Ceremony

There are times in life when we must make a stand. Roger is one of those leaders who clearly chooses to stand on the side of working families, and he has the audacity to ask others to do the same.

This year, Roger helped found and chair a 1,700-member coalition, Business Leaders for a Fair Economy. This coalition of entrepreneurs, business owners and leaders has countered the myth from Big Business that the business community is opposed to the Employee Free Choice Act.

Roger led the way as the first business leader to publicly support EFCA, providing the impetus for others to step up and speak out for workers' rights. Business leaders across the country became active in community roundtables, lobbying members of Congress, attending national and state press events and contributing their voice in letters to editors and op-eds. This voice has been heard.

On November 18, Roger was awarded the prestigious Eleanor Roosevelt Human Rights Award for his leadership with Business Leaders for a Fair Economy. Roger's message has been loud and clear: in these treacherous economic times, it is imperative that workers and employers find common solutions to sustain business and create healthy communities.

Roger lives by his words that employers and workers should share in the prosperity they create together. He understands that a union contract puts more wages into the pockets of workers. Those increased wages are an essential component to creating healthy communities.

Here at American Income Life, we all have the opportunity to live in shared prosperity. It is demonstrated in the bonuses the Company pays to the agency force! That is real money for real people and true shared prosperity.

To see Roger on the same stage with John Sweeney, retiring President of the AFL-CIO, as they were both honored for their commitment and service to working families was the highlight of my career! I have never been as thrilled to be an American Incomer as I was on the night of November 18, 2009.

Roger reminds each of us how we must continue to choose a side. He is on the side of working families. I am on his side.



David Bonior, Chair of American Rights at Work, with the Business Leaders for a Fair Economy:

Diana Ortiz, Roger Smith, Darren Horndasch and Damien Miller

#### Individual Producers



Hashimi



3. Lesina 2. Amir Sedaghat



**Bigg** Auckland, NZ



8. Robert J Dunn



Manu Auckland, NZ





4. Tibor Simon



7. Eriteta Gaelic Auckland, NZ Tauraoi



9. Raymond



Pati

Lesatele

10. Maria

Rocha Concord, CA

<b>X</b>	Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
۲	1.	Omar Hashimi	\$31,371		84.7		Jatoft-Foti
ictic	2.	Amir Sedaghat	27,642		83.7	Bobby Gujral	Altig-Orlovic
rodu	3.	Lesina Ah Sue	27,189		83.5	Kilisimasi Sega	Steve Friedlander
er Pı	4.	Tibor Simon	23,848		81.8	Hyungjun Kae	Altig-Orlovic
November Production	5.	Mele Bigg	23,274	99		Lorenzo Lameko	Steve Friedlander
love	6.	Mary Ann Gaelic	22,846		69.4		Steve Friedlander
2	7.	Eriteta Tauraoi	22,833	100		Kilisimasi Sega	Steve Friedlander
	8.	Robert J Dunn	22,370		85.6		Surace-Smith
	9.	Raymond Angeles	21,793		80.3	Daven Hermosura	Altig-Orlovic
	10.	Maria Rocha	21,336	84		Ernesto Magat	Jatoft-Foti
	11.	Kevin Appasamy	20,583		83.3		Altig-Orlovic
	12.	Theresa Bellajaro	20,291		83.1	Christopher Clark	Altig-Orlovic
	13.	Omarh Torio	20,046	89		Ernesto Magat	Jatoft-Foti
	14.	Erez Shabtay	18,971		87.0	Zeve Katz	Cohen-Cohen
	15.	Max Quasem	18,760		87.2		Cohen-Cohen
	16.	Taumaoe Maligi	18,524	100			Steve Friedlander
	17.	Pafuti Toleafoa	18,453	100		Stephen Hill	Steve Friedlander
- (	18.	Manu Manu	17,976	100			Steve Friedlander
	19.	Akbar Hosseini	17,974	92		Ben Halali	Jatoft-Foti
	20.	David Ramirez	17,446		68.9	Ben Halali	Jatoft-Foti
	B.	Pati Lesatele	17,437	100		Karen McQuoid	Steve Friedlander
6	B.	Rocio Price	17,231	98		Sarai Castenon	Jatoft-Foti
	AL	L TIME RECORD: STEV	EN STENSRU	D \$71,3	391 Ne	t ALP	

-	An IceBreaker			
VC.	IceBreakers in			

Ĕ	*1.	Lesina Ah Sue	\$209,143		83.5	Kilisimasi Sega	Steve Friedlander
YTD Production	*2.	Omar Hashimi	207,638		84.7		Jatoft-Foti
odr	*3.	Robert J Dunn	205,941		85.6		Surace-Smith
Ā O	*4.	Max Quasem	201,794		87.2		Cohen-Cohen
;	*5.	Maria Rocha	185,182	84		Ernesto Magat	Jatoft-Foti
	*6.	Brock Lampee	175,290		79.1	Matt Pflueger	Altig-Orlovic
	*7.	Amir Sedaghat	175,073		83.7	Bobby Gujral	Altig-Orlovic
	*8.	Elvis Obanor	171,528		83.3	David Hausman	Eric Giglione
	*9.	Erez Shabtay	161,813		87.0	Zeve Katz	Cohen-Cohen
	*10.	Raymond Angeles	161,150		80.3	Daven Hermosura	Altig-Orlovic
	11.	Lily Tchen	159,735		90.3	David Iriye	Cohen-Cohen
	12.	Zachary Hart	155,306		76.6		Alt-Orl-Deley
	13.	Ross Ewen	151,189		85.5		Scott Rehberg
	14.	Robert Ulreich	151,119		88.3		Jatoft-Foti
	15.	Steven Stensrud	149,379		70.9	John McGrath	Altig-Orlovic
	16.	Kevin Ishikane	148,843		81.0	Daven Hermosura	Altig-Orlovic
	17.	Amy Shui	148,439		90.6	David Ackerman	Eric Giglione
	18.	Mary Ann Gaelic	147,436		69.4		Steve Friedlander
	19.	Freida Yakubov	141,510		73.3	Scott Hanna	Williams-Zophin
	20.	Samson Adelufosi	132,486		79.2	David Hausman	Eric Giglione

ALL TIME RECORD: ROGHIE HASSAN LOO \$367,548 Net ALP

#### Supervising Agents



James



Rolland



Ah Sue



5. Tania Tikitiki

#### 1. Serah James Steve Friedlander \$68,233 \$73,727 92 Taina Lameko 2. Simon Rolland 59,916 63,684 97 Steve Friedlander 3. Lesina Ah Sue 52,833 80,023 99 Stephen Hill Steve Friedlander 4. Rita Charles 44,798 62,273 100 Stephen Hill Steve Friedlander 5. Tania Tikitiki 38.883 48,590 98 Stephen Hill Steve Friedlander ALL TIME RECORD: LORENZO LAMEKO \$78,033 1st Six Mo Agt ALL TIME RECORD: LORENZO LAMEKO \$81,207 Net ALP

\*1. Michael Romeo \$237,339 \$360,032 78.6 Raymond Risucci Oldham-Bianchi 2. Lesina Ah Sue 219,854 342,876 99 Stephen Hill Steve Friedlander 3. Serah James 185,837 220,080 92 Taina Lameko 4. Dawn McElwain 150,264 258,842 73.1 Hal Herman Oldham-Bianchi

189,463 98

Stephen Hill

Steve Friedlander

ALL TIME RECORD: LORENZO LAMEKO \$289,373 1st Six Mo Agt ALL TIME RECORD: MARY ANN GAELIC \$443,893 Net ALP

134,413

#### General Agents



Sega Auckland, NZ



4. Theresa Setefano Auckland, NZ

3. Sita



Gagarin



Chung Concord, CA

		Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
Ī	۲	1.	Kilisimasi Sega	\$165,512	\$223,453		78.7	Stephen Hill	Steve Friedlander
ı	ıctic	2.	Karen Gagarin	88,564	114,716		75.8	Ernesto Magat	Jatoft-Foti
ı	rodu	3.	Sita Pereira	87,888	99,069		75.8		Steve Friedlander
ı	er Pı	4.	Theresa Setefano	74,641	114,290		71.7	Lorenzo Lameko	Steve Friedlander
ı	November Production	5.	Peter Chung	38,737	56,645	98		Sarai Castanon	Jatoft-Foti
ı	love	6.	Seth Raymond	33,071	42,850		80.6	Stephen Jubrey	Oldham-Bianchi
J	Z	7.	Nicholas Rice	31,763	38,736		71.8	Patrick Bendure	Surace-Smith
		8.	Adam Zlupko	31,738	35,743	92		Kasali Kotun	Williams-Zophin
		9.	Jose Harb	30,492	60,218		72.1	Ben Halali	Jatoft-Foti
		10.	Alex Hernandez	29,881	30,541		77.8	Desi Dimitrova	Allan Jennings
١		Α	LL TIME RECORD: SI	TA PERFIRA S	244.444 1st S	іх Мо	Aat		

ALL TIME RECORD: SITA PEREIRA \$286,946 Net ALP

*2. Kilisimasi Sega       832,530       1,069,216       78.9       Stephen Hill       Steve Friedlander         *3. Karen Gagarin       670,049       744,935       75.8       Ernesto Magat       Jatoft-Foti         *4. Jay Meyer       366,445       495,903       79.7       Brett Gryska       Oldham-Bianchi         *5. Phillip Jenkins       298,197       412,293       70.8       Jamison Weatherspoon       Surace-Smith         6. Jose Harb       293,476       496,188       72.1       Ben Halali       Jatoft-Foti         7. Aaron Parks       275,880       372,124       74.3       Justin Adams       Simon Arias							
*3.         Karen Gagarin         670,049         744,935         75.8         Ernesto Magat         Jatoft-Foti           *4.         Jay Meyer         366,445         495,903         79.7         Brett Gryska         Oldham-Bianchi           *5.         Phillip Jenkins         298,197         412,293         70.8         Jamison Weatherspoon         Surace-Smith           6.         Jose Harb         293,476         496,188         72.1         Ben Halali         Jatoft-Foti           7.         Aaron Parks         275,880         372,124         74.3         Justin Adams         Simon Arias           8.         Theresa Setefano         272,259         471,763         71.7         Lorenzo Lameko         Steve Friedlander           9.         Jerid Ferranti         251,830         274,396         68.1         Sarai Castanon         Jatoft-Foti	*1.	Sita Pereira	\$1,113,838	\$1,398,526	75.8		Steve Friedlander
*4. Jay Meyer       366,445       495,903       79.7       Brett Gryska       Oldham-Bianchi         *5. Phillip Jenkins       298,197       412,293       70.8       JamisonWeatherspoon       Surace-Smith         6. Jose Harb       293,476       496,188       72.1       Ben Halali       Jatoft-Foti         7. Aaron Parks       275,880       372,124       74.3       Justin Adams       Simon Arias         8. Theresa Setefano       272,259       471,763       71.7       Lorenzo Lameko       Steve Friedlander         9. Jerid Ferranti       251,830       274,396       68.1       Sarai Castanon       Jatoft-Foti	*2.	Kilisimasi Sega	832,530	1,069,216	78.9	Stephen Hill	Steve Friedlander
*5.         Phillip Jenkins         298,197         412,293         70.8         Jamison/Weatherspoon         Surace-Smith           6.         Jose Harb         293,476         496,188         72.1         Ben Halali         Jatoft-Foti           7.         Aaron Parks         275,880         372,124         74.3         Justin Adams         Simon Arias           8.         Theresa Setefano         272,259         471,763         71.7         Lorenzo Lameko         Steve Friedlander           9.         Jerid Ferranti         251,830         274,396         68.1         Sarai Castanon         Jatoft-Foti	*3.	Karen Gagarin	670,049	744,935	75.8	Ernesto Magat	Jatoft-Foti
6. Jose Harb 293,476 496,188 72.1 Ben Halali Jatoft-Foti 7. Aaron Parks 275,880 372,124 74.3 Justin Adams Simon Arias 8. Theresa Setefano 272,259 471,763 71.7 Lorenzo Lameko Steve Friedlander 9. Jerid Ferranti 251,830 274,396 68.1 Sarai Castanon Jatoft-Foti	*4.	Jay Meyer	366,445	495,903	79.7	Brett Gryska	Oldham-Bianchi
7. Aaron Parks 275,880 372,124 74.3 Justin Adams Simon Arias 8. Theresa Setefano 272,259 471,763 71.7 Lorenzo Lameko Steve Friedlander 9. Jerid Ferranti 251,830 274,396 68.1 Sarai Castanon Jatoft-Foti	*5.	Phillip Jenkins	298,197	412,293	70.8	Jamison Weatherspoon	Surace-Smith
8. Theresa Setefano 272,259 471,763 71.7 Lorenzo Lameko Steve Friedlander 9. Jerid Ferranti 251,830 274,396 68.1 Sarai Castanon Jatoft-Foti	6.	Jose Harb	293,476	496,188	72.1	Ben Halali	Jatoft-Foti
9. Jerid Ferranti 251,830 274,396 68.1 Sarai Castanon Jatoft-Foti	7.	Aaron Parks	275,880	372,124	74.3	Justin Adams	Simon Arias
27 January 22 January 23 27 Ja	8.	Theresa Setefano	272,259	471,763	71.7	Lorenzo Lameko	Steve Friedlander
10. Seth Raymond 248,312 334,323 80.6 Stephen Jubrey Oldham-Bianchi	9.	Jerid Ferranti	251,830	274,396	68.1	Sarai Castanon	Jatoft-Foti
	10.	Seth Raymond	248,312	334,323	80.6	Stephen Jubrey	Oldham-Bianchi

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

#### ■ Master General Agents



1. Stephen Hill Auckland, NZ



Halali Concord, CA



3. Ernesto Magat Concord, CA



4. Hal Herman



5. Stephen Jubrey

#### 1. Stephen Hill \$250,960 \$410,573 74.6 Steve Friedlander 2. Ben Halali 114,013 238,655 69.7 Jatoft-Foti 3. Ernesto Magat 75.4 Jatoft-Foti 83,477 109,629 4. Hal Herman 73,251 133,066 69.9 Oldham-Bianchi 76.9 Oldham-Bianchi 5. Stephen Jubrey 72,805 102,616 6. Ryan Hall 57,871 67,615 Laura Fisher 7. Patrick Bendure 117,894 71.2 55,060 Surace-Smith 8. Karen McQuoid 54,808 60,254 Steve Friedlander 54,122 Oldham-Bianchi 9. Brett Gryska 91,238 10. Kasali Kotun 46,170 75,540 Williams-Zophin

ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt

ALL TIME RECORD: STEPHEN HILL \$410,573 Net ALP

Ĕ	*1.	Stephen Hill	\$2,253,050	\$2,992,450	74.6	Steve Friedlander
<u>च</u>	*2.	Ben Halali	1,349,857	2,142,086	69.7	Jatoft-Foti
npo.	*3.	Ernesto Magat	661,770	761,010	75.4	Jatoft-Foti
YTD Production	*4.	Brett Gryska	658,874	993,494	77.2	Oldham-Bianchi
F	*5.	Stephen Jubrey	650,666	965,559	76.9	Oldham-Bianchi
	6.	Patrick Bendure	524,556	1,126,509	71.2	Surace-Smith
	7.	Justin Adams	516,565	622,979	70.4	Simon Arias
	8.	Harjeet Rana	511,295	1,126,345	68.6	Imran Satti
	9.	Hal Herman	492,526	975,738	69.9	Oldham-Bianchi
	10.	Ryan Hall	454,908	485,991	71.2	Laura Fisher

ALL TIME RECORD: JEFF RIBMAN \$1,802,351 1st Six Mo Agt ALL TIME RECORD: PAUL RUMBUC \$2,168,283 Net ALP

#### ■ Regional General Agents



1. Taina Lameko



2. Ben Halali Concord, CA



3. Sonny Gurney

5. Michael Vasu

	Rank	Name	1st Six Mo /	Net ALP	Net to Gros Retention	SGA
Ę (	1.	Taina Lameko	\$623,266	\$890,826	69.8	Steve Friedlander
ברות ברות	2.	Ben Halali	239,403	426,596	69.7	Jatoft-Foti
3	3.	Sonny Gurney	137,128	318,104	72.3	Paul Rumbuc
- -	4.	Brett Gryska	126,927	193,854	77.4	Oldham-Bianchi
5	5.	Michael Vasu	114,068	263,761	73.7	Surace-Smith
	AL	L TIME RECORD:	TAINA LAMEKO \$623	3,266 1st Six Mc	Agt <b>HOT</b>	NEW RECORD
	AL	L TIME RECORD:	TAINA LAMEKO \$890	),826 Net ALP	HOT NEW	RECORD
Ę	*1.	Taina Lameko	\$3,907,601	\$5,385,257	69.8	Steve Friedlander
	*2.	Ben Halali	2,381,320	3,337,288	69.7	Jatoft-Foti
5	3.	Sonny Gurney	1,720,468	3,528,322	72.3	Paul Rumbuc
2	4.	Brett Gryska	1,325,366	1,979,343	77.4	Oldham-Bianchi

2,597,364

73.7 Surace-Smith

1,311,035

ALL TIME RECORD: JIM BIANCHI \$1,989,902 1st Six Mo Agt

ALL TIME RECORD: JIM BIANCHI \$4,570,094 Net ALP

#### ■ Public Relations

PR Managers of the Quarter



1. Malka **Arony** 



2. Linda Stadtler



3. Denise Gilbert

1. Denis

St. Pierre

CATEGORY I Bruno, QC

**CATEGORY II** 

Auckland, NZ

2. Darrell

Mahone Bay, NS

Dorey CATEGORY IN



1. Susan Gilbert CATEGORY I



2. Viki Farr CATEGORY I



2. Robin **Andrade CATEGORY II** 



1. Katherine Kidder Lipsham-Symonds CATEGORY III Pittsburgh, PA



1. Ken **Altizer** Nebo, WV



Ē	Q.3 Mgr	1.	Malka Arony	+ 11,461	Rachelle Valdez
ictic		2.	Linda Stadtler	+ 7,104	Tim Farr
rodu		3.	Denise Gilbert	+ 6,205	Laurie Onasch
November Production	I	1.	Susan Gilbert	4,430	Chicago/Laurie Onasch
ame		2.	Viki Farr	3,879	Michigan/Tim Farr
Nove		3.	Brenda Di Somma	3,392	New Jersey/Tim Farr
_		4.	Vivian Dwyer	2,536	Virginia/Patti Morgan
		5.	Irene Rurycz	2,121	Ohio/Tim Farr
	II	1.	Denis St. Pierre	2,749	Quebec/Daryl Barnett
		2.	Robin Andrade	2,514	Massachusetts/Susan Kelleher
		3.	Amanda Mlinaz	637	HO Orlando/Patti Morgan
		4.	Hether Adams	609	Austin
		5.	Lisa Pletincks	598	HO Orlando/Patti Morgan
	Ш	1.	Katherine Kidder	4,212	Pennsylvania/Tim Farr
		2.	Tania Lipsham-Symonds	2,218	Steve Friedlander
		3.	Leo Van Den Bussche	1,892	Manitoba/Jacqueline deVooght
		4.	Bonnie Ellingson	1,217	Minnesota/Jacqueline deVooght
		5.	C J Briggle	1,136	Arizona/Rachelle Valdez
	IV	1.	Ken Altizer	4,935	West Virginia/Tim Farr
		2.	Darrell Dorey	2,841	Maritimes/Jacqueline deVooght
		3.	Ryan Denny	1,788	Manitoba/Jacqueline deVooght
		4.	Lori Vaughn	1,548	Oregon/Laurie Onasch

1,342 Hawaii/Daryl Barnett

5. Kate Langthorn

		ALL	IIIVILI	IN CAND I NODUCTION NE	COND. 16,300 Car	us
	٦	I	*1.	Mark Gagliardi	23,340	Jatoft-Foti
	īti		*2.	Al Wall	22,479	Toronto/Jacqueline de Vooght
	odu		3.	Larry Lozano	17,235	Jatoft-Foti
	YTD Production		4.	Susan Gilbert	17,048	Chicago/Laurie Onasch
	<del>`</del>		5.	Rona Spano	16,904	Chicago/Laurie Onasch
	Ī	II	*1.	Robin Andrade	25,039	Massachusetts/Susan Kelleher
			*2.	Jessica Ingerick	10,987	District of Columbia/Laurie Onasch
			3.	Denis St. Pierre	8,214	Quebec/Daryl Barnett
			4.	George Farenthold	7,875	Oldham-Bianchi
			5.	Manon Brulotte	7,284	Quebec/Daryl Barnett
		III	*1.	Katherine Kidder	21,360	Pennsylvania/Tim Farr
			*2.	Leo Van Den Bussche	13,982	Manitoba/Jacqueline de Vooght
			3.	Cheryl Cook	12,990	Pennsylvania/Tim Farr
			4.	Michelle Baxter	9,241	Indiana/Tim Farr
			5.	William Verbeten	9,011	Joe Manone
		IV	*1.	Ken Altizer	26,185	West Virginia/Tim Farr
L			*2.	Darrell Dorey	20,083	Maritimes/Jacqueline de Vooght
			3.	Paul Winslow	16,534	St. Louis/Patti Morgan
			1	Sue Akers	13,605	Nebraska/Rachelle Valdez
			4.	Jue Akeis	13,003	NEDIASKA/NACHEIIE VAIGEZ

Public Relations categories are as follows: <u>Category</u> <u>Population</u>

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

- 4,000,000 to 6,499,999
- 4 Under 4,000,000

#### State General Agents



Oldham CATEGORY I



Jim Bianchi CATEGORY I



Steve Friedlander CATEGORY II



Imran Satti CATEGORY III



Allan Jennings CATEGORY IV



Steven DiChiaro CATEGORY V

			1st Six I	Month A	gent		
	Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
ň	- 1	Oldham-Bianchi		75.5	\$290,435	\$192,700	151%
November Production		Jatoft-Foti		70.9	289,425	235,000	123%
rodı		Surace-Smith		72.3	285,341	270,000	106%
er Pl	Ш	Steve Friedlander		70.2	834,109	120,000	695%
ğu		Fred Hadayia		69.3	149,168	117,000	127%
love	III	Imran Satti		70.3	110,862	100,000	111%
Z	IV	Allan Jennings		71.9	120,716	87,000	139%
	V	Steven DiChiaro		72.3	104,630	95,000	110%
					99		4
on	- 1	Jatoft-Foti		70.9	\$3,739,566	\$2,585,000	145%
ducti		Surace-Smith		72.3	3,747,607	2,970,000	126%
YTD Production		Oldham-Bianchi		75.5	2,833,080	2,373,500	119%
ΛTD	Ш	Steve Friedlander		70.2	4,981,585	1,320,000	377%
		Fred Hadayia		69.3	1,475,059	1,236,000	119%
		Steve Greer		74.8	1,321,713	1,287,000	103%
	III	Simon Arias		68.0	1,974,156	1,386,000	142%
		Alt-Orl-Deley		75.0	1,371,523	1,188,000	115%
		Imran Satti		70.3	1,258,683	1,100,000	114%



John Jatoft ATEGORY I



Don Foti CATEGORY I



Steve Friedlander CATEGORY II



Simon Arias CATEGORY III



Cindy Furer CATEGORY VI



Jennings CATEGORY IV



Bob Whittinghill CATEGORY VI



Travis Moody CATEGORY VIII

				Net ALP			
	Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
Ľ	- 1	Jatoft-Foti		70.9	\$691,586	\$455,000	152%
ıctic		Oldham-Bianchi		75.5	522,358	375,000	139%
November Production		Surace-Smith		72.3	702,058	520,000	135%
er P		Cohen-Cohen		76.2	348,961	338,000	103%
qwa	II	Steve Friedlander		70.2	1,187,769	238,000	499%
love		Fred Hadayia		69.3	261,703	230,000	114%
_	III	Simon Arias		68.0	238,753	208,000	115%
		Imran Satti		70.3	211,464	195,000	108%
	IV	Allan Jennings		71.9	175,081	160,000	109%
	VI	Furer-Whittinghill		72.5	138,736	134,000	104%
	VIII	Travis Moody		73.0	80,875	78,000	104%
nc	ı	Jatoft-Foti		70.9	\$6,942,430	\$5,005,000	139%
ıction	ı	Jatoft-Foti Surace-Smith		<b>70.9</b> 72.3	<b>\$6,942,430</b> 7,547,225	<b>\$5,005,000</b> 5,720,000	<b>139%</b> 132%
roduction	I						
'D Production	I	Surace-Smith		72.3	7,547,225	5,720,000	132%
YTD Production	ı	Surace-Smith Oldham-Bianchi		72.3 75.5	7,547,225 5,245,723	5,720,000 4,605,000	132%
YTD Production	I	Surace-Smith Oldham-Bianchi Cohen-Cohen		72.3 75.5 76.2	7,547,225 5,245,723 3,944,998	5,720,000 4,605,000 3,718,000	132% 114% 106%
YTD Production	I	Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic Steve Friedlander		72.3 75.5 76.2 72.7	7,547,225 5,245,723 3,944,998 3,771,870	5,720,000 4,605,000 3,718,000 3,562,000	132% 114% 106% 106%
YTD Production		Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic		72.3 75.5 76.2 72.7 74.0	7,547,225 5,245,723 3,944,998 3,771,870 19,115,566	5,720,000 4,605,000 3,718,000 3,562,000 18,590,000	132% 114% 106% 106% 103%
YTD Production		Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic Steve Friedlander		72.3 75.5 76.2 72.7 74.0 <b>70.2</b> 68.7 69.3	7,547,225 5,245,723 3,944,998 3,771,870 19,115,566 <b>7,054,525</b>	5,720,000 4,605,000 3,718,000 3,562,000 18,590,000 <b>2,618,000</b> 2,420,000 2,425,000	132% 114% 106% 106% 103% 269%
YTD Production		Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic Steve Friedlander Josh Chalom		72.3 75.5 76.2 72.7 74.0 <b>70.2</b> 68.7	7,547,225 5,245,723 3,944,998 3,771,870 19,115,566 <b>7,054,525</b> 2,595,262	5,720,000 4,605,000 3,718,000 3,562,000 18,590,000 <b>2,618,000</b> 2,420,000	132% 114% 106% 106% 103% <b>269%</b> 107%
YTD Production	П	Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic Steve Friedlander Josh Chalom Fred Hadayia		72.3 75.5 76.2 72.7 74.0 <b>70.2</b> 68.7 69.3 <b>68.0</b> 75.0	7,547,225 5,245,723 3,944,998 3,771,870 19,115,566 <b>7,054,525</b> 2,595,262 2,484,041	5,720,000 4,605,000 3,718,000 3,562,000 18,590,000 <b>2,618,000</b> 2,420,000 2,425,000	132% 114% 106% 106% 103% <b>269%</b> 107% 102%
YTD Production	II	Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic Steve Friedlander Josh Chalom Fred Hadayia Simon Arias		72.3 75.5 76.2 72.7 74.0 <b>70.2</b> 68.7 69.3 <b>68.0</b>	7,547,225 5,245,723 3,944,998 3,771,870 19,115,566 7,054,525 2,595,262 2,484,041 2,851,270	5,720,000 4,605,000 3,718,000 3,562,000 18,590,000 2,618,000 2,420,000 2,425,000 2,288,000	132% 114% 106% 106% 103% <b>269%</b> 107% 102% <b>125%</b>
YTD Production	П	Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic Steve Friedlander Josh Chalom Fred Hadayia Simon Arias Alt-Orl-Deley Imran Satti Furer-Whittinghill		72.3 75.5 76.2 72.7 74.0 <b>70.2</b> 68.7 69.3 <b>68.0</b> 75.0 70.3 <b>72.5</b>	7,547,225 5,245,723 3,944,998 3,771,870 19,115,566 7,054,525 2,595,262 2,484,041 2,851,270 2,857,676 2,414,663 1,333,645	5,720,000 4,605,000 3,718,000 3,562,000 18,590,000 2,618,000 2,420,000 2,425,000 2,288,000 2,310,000 2,145,000 1,474,000	132% 114% 106% 106% 103% 269% 107% 102% 125% 124% 113% 90%
YTD Production	II	Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic Steve Friedlander Josh Chalom Fred Hadayia Simon Arias Alt-Orl-Deley Imran Satti Furer-Whittinghill Scott Keeney		72.3 75.5 76.2 72.7 74.0 <b>70.2</b> 68.7 69.3 <b>68.0</b> 75.0 70.3 <b>72.5</b>	7,547,225 5,245,723 3,944,998 3,771,870 19,115,566 7,054,525 2,595,262 2,484,041 2,851,270 2,857,676 2,414,663 1,333,645 1,207,987	5,720,000 4,605,000 3,718,000 3,562,000 18,590,000 2,618,000 2,420,000 2,425,000 2,288,000 2,310,000 2,145,000 1,474,000 1,430,000	132% 114% 106% 106% 103% 269% 107% 102% 125% 124% 113% 90% 84%
YTD Production	II	Surace-Smith Oldham-Bianchi Cohen-Cohen Paul Rumbuc Altig-Orlovic Steve Friedlander Josh Chalom Fred Hadayia Simon Arias Alt-Orl-Deley Imran Satti Furer-Whittinghill		72.3 75.5 76.2 72.7 74.0 <b>70.2</b> 68.7 69.3 <b>68.0</b> 75.0 70.3 <b>72.5</b>	7,547,225 5,245,723 3,944,998 3,771,870 19,115,566 7,054,525 2,595,262 2,484,041 2,851,270 2,857,676 2,414,663 1,333,645	5,720,000 4,605,000 3,718,000 3,562,000 18,590,000 2,618,000 2,420,000 2,425,000 2,288,000 2,310,000 2,145,000 1,474,000	132% 114% 106% 106% 103% 269% 107% 102% 125% 124% 113% 90%

#### Quit Paper.



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The new Laptop Presentation.

More details to come.

#### Direction



Scott Smith

Executive Vice President
& Chief Marketing Officer

#### Got The Plan Done?

As you read this, and we together take on a new challenge called "2010," no doubt you have your goals set and your plan to achieve them completed.

But how good is a plan laid out at the start of the year if reality says we seldom refer to it as the year progresses? This year, keep one piece of advice in mind: The difference between success and failure may be your resolve to stick to your plan long enough to win.

I recently read a statistic that 70% of all New Year's resolutions don't make it until the end of January. The intent of the resolution is good, but most people don't stick to their resolution long enough to make it a habit.

The same process happens in personal goal achievement. We have wonderful goals and brilliant strategies to achieve them. Yet, the single greatest reason we fail is that we stop referring to the plan which originally provided the motivation we need to pursue our goals on a daily basis.

Lacking the discipline to execute your plan is a losing proposition. You want to win. You are far more apt to achieve your goals and be victorious if you stick longer to your original strategy and give it an opportunity to prosper than you are if you create a new strategy. Adhering to your original strategy is key. Let's call that Goals Adherence.

How do you achieve Goals Adherence? There are three prime components to goals adherence. They are *focus*, *competence* and *passion*. Each of these three components is absolutely essential to create the focus necessary for you to adhere to your plan.

**Focus** is essential to prioritizing. Focus connects actions to goals. Maintaining focus keeps you constantly doing the things in your plan that you once believed were essential to achieving your goals.

**Competence** is the bedrock to adherence. Competence represents your ability to intelligently execute your plan. Competence drives sustained execution of your strategy.

**Passion** is the final component necessary to adhere to your goals. Passion is the most common characteristic of high achievers. Having passion provides the energy and motivation to take the actions critical to goals achievement.

So you have a goal. And you develop a blueprint, a plan to achieve your goals. But you must adhere to the plan. And adhering to the plan can only be achieved by possessing the proper balance of focus, competence and passion.

It's early in 2010 by the time you read this. I'm asking you to please put your goals in writing, and make a note of what actions you must take in order to achieve your goals. That's just the start, and in fact I'd like to think it's something you have already done. But what will separate this year from last, and potentially goals achievement from failure, will be the focus, competence and passion with which you continually motivate yourself by executing your plan with the excitement with which you wrote it.

Let's have a great 2010!

My Life... ■ Spotlight December 2009 My Life...







For complete Convention Qualifications, go to: www.ailife.com/agency/spotlight/maingtl.htm



### Deadership Donus Total: \$647,887.03

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$30,265.88	Marcus Howard	\$3,293.48	Chad Brown	\$1,668.28	Barbara Corigliano	\$977.12
Stephen Hill	28,049.84	Eric Brown	3,234.10	Desi Dimitrova	1,641.64	Kristin Mueller	975.62
Wayne Fader	22,842.57	Kellen Cuttance	3,122.19	Michael Romeo	1,625.25	Dorian Oldham	966.07
Ernesto Magat	17,131.70	Bradley Ellison	3,055.83	Willon Charles	1,616.31	Haoyu Xu	963.80
Stephen Jubrey	12,744.92	Phillip Humbel	3,023.51	Arnold Pacleb	1,588.40	Clifford Mekelburg	948.23
Lorenzo Lameko	9,643.88	Matthew Melhorn	2,990.17	Wes Elder	1,571.08	David Ackerman	944.98
Hal Herman	8,640.98	Michael Boyer	2,935.13	Jeremy Harbin	1,558.36	Anderson Sooknanan	938.28
T J Powers	8,625.87	Rodney Ward	2,928.81	Tracy Haden	1,557.51	Adrian Moye	930.02
Brett Gryska	8,431.42	Samantha Chui	2,924.00	Jarred Sykes	1,556.78	Richard Correa	917.46
Karen Gagarin	7,847.71	Sara Welch	2,923.67	Michael van Delft	1,551.43	John Sparby	913.30
Patrick Bendure	7,701.26	Craig Beck	2,876.95	I-Perfection Harris	1,549.03	Andrea Nichols	904.13
Harjeet Rana	7,274.71	William Smith	2,849.15	Daven Hermosura	1,525.51	Daniel Hartwig	896.79
Daniel Orr	7,215.63	Ryan Hall	2,829.68	Nicholas Rice	1,521.61	Nicholas Wolle	890.85
Kevin Davis	6,635.31	David Iriye	2,789.76	Mark Bleier	1,509.58	Brandon Cooley	888.25
Kraig Jilge	6,370.22	Simon Rolland	2,772.25	David Gombkoto	1,492.09	Christopher Freter	880.90
Garret Kun	6,240.16	Noel Ables	2,738.15	Theresa Setefano	1,487.35	Katharine Sealscott	878.81
Thomas Vena	5,596.60	Seth Raymond	2,657.55	Curtis Moreland	1,442.39	Charles Allen	866.96
justin Adams	5,495.58	Renee Anderson	2,656.26	Darron Hacker	1,429.84	Alex Hernandez	855.94
Michael Vasu	5,494.84	Levar Morgan	2,438.46	Christopher Fernan	1,424.34	Colin Lyse	852.30
Matt Flores	5,343.06	Michael McJunkins	2,415.49	Cassaundra Gordon	1,415.49	Maria Lealaiauloto	849.62
Tiffany Roland	5,157.33	Steven King	2,406.16	Timothy Cruise	1,407.46	Ryan Richardson	845.70
Bobby Gujral	5,147.68	Serah James	2,391.91	Adam Zlupko	1,397.89	Maryna Danielian	840.86
Doreen Ryan-Foti	4,958.87	Eunsook Kang	2,356.82	Aaron Parks	1,392.61	Nicholas Engrav	828.25
Samuel Cohen	4,936.34	Denice Copp	2,306.17	Zachary Hart	1,374.46	Timothy Watson	826.49
James Aalders	4,930.76	Lesina Ah Sue	2,294.36	Javier Sandoval	1,332.39	JoAnne Marks	824.57
Sarai Castanon	4,881.55	Humberto Quintero	2,292.84	Marcus Noel	1,323.71	Bradley Weigand	821.51
Jamison Weatherspoor		Richard Barbour	2,270.44	Darren Miller	1,303.10	John Young	817.35
Kasali Kotun	4,741.85	Peter Chung	2,255.68	Brandon Teter	1,301.24	Thomas Reagan	811.83
Rudi Camenzind	4,666.77	Steve Surace	2,223.07	Rita Charles	1,300.60	William Parmeter	800.38
Raymond Risucci	4,619.76	Maxine Moody	2,169.31	Anthony Theriault	1,290.10	Brett Engelson	796.66
David Wang	4,490.26	Gregory Williamson	2,138.25	Hyungjun Kae	1,277.91	Candace Engelson	784.08
John McGrath	4,424.03	T J Rowell	2,093.78	Justin R Smith	1,268.65	Ryan Neel	782.21
London Burnett	4,334.88	Tania Tikitiki	2,048.78	Natalie Linker	1,257.98	Roger Weisman	779.68
Kilisimasi Sega	4,330.70	Jay Meyer	2,035.21	Mitch Duplantis	1,205.09	Curt Snow	775.51
Johnathon Bunch	4,268.78	Michael Sheets	2,002.23	Brent Arbour	1,153.16	Mark Gorman	755.18
Pamela Ladd	4,236.68	Otari Bater	1,944.91	Renee Jeffries	1,146.64	Eli Pierce	743.23
Jose Harb	4,235.16	Sita Pereira	1,944.51	Joseph Rickard	1,141.25	Norbert Medina	727.70
David Hausman	4,180.62	Richard Blake	1,923.08	Brian Schreiter	1,080.90	Christopher Feiner	721.44
James Cunningham	4,073.46	Robert Gerdes	1,915.16	Phillip Jenkins	1,055.33	Ryann Vassallo	719.11

1,839,10

1,837.98

1,816.96

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1,748.37

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1,685.86

Nicole Johnson

Mario DePinto

Katrina Poloaweir

Thomas Baeurich

Francis Cawley

Moswen Taylor

Jerry Sullins

Henry Ingraham

Amanda Beyersdorff

Thomas Craig

Jacob Arias

4,035,94

3,990.24

3,860.29

3,648.84

3,636.35

3,604.51

3,435.80

3,396.15

3,371.00

3,369.92

3,309.36

Arthur Greene

Kenneth Greer

Mark Corkrean

Yvonne Zarathustra

Gevorg Yanukyan

Michael Bromberg

Alan Silverman

Derek Wiens

Sharif Grays

Kevin Burton

Beth Snow

Karen McQuoid

Byron Paz

Zeve Katz

James Allen

Allen Nelson

Daniel Phares

Robert Vincent

Ryan Vopat

Wade Humphries

Eric Cochran

Harmandus Buckle

Nicole Johns

Josh Wheeler

Sanele Lafaele

Josh Juggassar

Danny Smith

Ryan Tucker

Tim Schroeder

Johnathan Olsen

Marlin McKinney

Elizabeth Montgomery

Vaaufiao Robertson

716.99

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980.48

978.48

978.15

## Beadership on US 3

Qualifier	Bonus	Qualifier I	Bonus
Mark Beckford	\$653,39	Holly Cook	\$452.97
Jessica Wilhite	650.51	Wayne Blumling	451.85
Ryan Bisanz	649.81	Jerome Hill	451.40
Tracy Thomas-Shell	648.25	Ariel Sanchez	449.96
Don Tong	642.02	Kelly Yingling	446.22
Stephen Moore	636.44	Russell Miller	444.94
Todd Sahm	632.85	Nicholas Patterson	443.62
Erik Graham	628.59	Debra Hepp	441.21
Alan Weissen	627.05	James May	438.20
Matthew Ho	625.49	John Viar	435.13
James Cummings	617.93	Matthew Parks	434.30
Thomas Bryant	608.60	Wanda Draughon	423.73
Juan Cardona	603.28	Jason Mayer	421.43
Sebastian Kazek	602.66	Dominique Bertoncini	415.50
John Serrano	598.47	Pauline Ruff	413.50
Lleison Martinez	595.19	Robert Drake	401.97
Daniel Umbertone	594.53	Matthew Diulus	396.53
Alba Wandurraga	590.82	Kathryn Chaisson	394.50
Rajeev Arora	589.02	Sally Wilson	390.50
Malorie Bartlett	588.57	Robert Woodhouse	387.93
Joseph Hedborn	583.73	Kevin Edwards	383.31
Larry Pereiro	574.76	Steven Young	382.37
Dmitriy Kagan	567.81	Richard Sprigg	381.57
Jeff Lamar	560.48	Perquida Osborne	380.76
Scott Hanna	557.30	James Brenneis	378.72
Brenda Hadayia	543.79	John Bacaron	377.71
Summer Miller	537.90	Michael Kyatt	374.77
Darren Wolf	537.35	Michael Schneider	370.09
Casey Kunash	537.12	Charles Steele	368.37
Sean Lacroix	536.36	Matthew Cisneros	361.25
Brian Walker	533.43	Dawn Holland	358.08
Brandon Braun	528.73	Daniel Walton	351.52
Volodymyr Derevyanyy	528.68	Joseph Uppleger	342.93
Rodney Chaney	528.48	LeTasha Truesdale-Pougi	
Robert Black	522.29	Damien Cannaday	338.78
Christopher LaFond	521.85	Susan Cooksey	338.12
Charles Mickens	521.57	Christopher McFoy	338.09
Natalie Soboleva	516.19	David Mellies	330.84
Patricia Lee	513.24	Elias Hazen	328.59
Christopher Stephens	511.43	Robert Biser	328.57
Tasha Tucker	506.97	Steven Stensrud	324.43
Cathy Thompson	503.98	Jeffery Thiel	323.81
Patrick Robitaille	501.21	John Collins	318.41
Jacqueline Reim	500.40	Nicholas Zangardi	316.20
Keith Bryant	500.28	Miranda Dellinger	315.14
Carlo Bonifazi	496.77	Pablo Garcia	313.60
Eric Eun	496.12	Christopher Williams	309.82
Maria Esposito	486.82	Gregory Easley	308.21
Tim Smith	486.19	Benjamin Greer	303.03
Adam Niman	483.92	Duane Robertson	299.83
Lynn Jones	476.39	Philip Abramovitz	
Ricky Rice	474.92	Harold Durana	293.22
Antonio Monica	473.52	Joseph Flynn	281.71
Loretta Ekeroma	470.99	Matthew DeCola	279.26
Jason Anderson	456.55		278.63
Dan Rubio	455.66	John Akers Christa Barfield	273.56
Zuil Ruillo	455.00	Christa Darneid	271.22

Qualifier	Bonus
Demetrius Franklin	\$264.96
James Reilly	264.80
Loralee Vasquez	261.88
Kevin Ishikane	255.07
Veronica Lara	254.94
Gerald Bledsoe	254.67
Brent Morrissey	252.98
Anthony Anderson	250.80
Kyriacos Davis	250.56
Nicole Magill	249.65
Rita Earl	248.14
Jerry Kust	246.97
Dustin Dunlap	246.95
Nicholas Lorence	245.88
Brenton Betts	242.67
John Charlton	239.54
Yehonatan Gross	237.90
Christopher Keller	236.13
Horace Johnson	234.97
Craig Strompf	234.47
Jerry Wheeler	233.04
Timothy Vizeau	232.78
Aaron Sarson	222.58
Linda Jackson	218.32
Michael C Williams	216.36
James Senior	216.13
Sharon McKee	214.77
Regan Munro	214.04
Andrew Bernstein	213.48
Daniel Armstrong	208.30
Marisa Willgruber	208.03
Richard Lepis	206,29
William Caraway	206.10
Derrick Mason	202.38
Cory Friedman	201.65



## Bonus Greatest Total: \$1,022,721,00

Total: \$1,032,731.09

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Omar Hashimi	\$6,117.38	Francis Ifopo	\$1,883.26	Daniel Potilechio	\$1,503.58	Jason Stein	\$1,328.19
Robert J Dunn	4,999.34	Rita Haidinger	1,828.83	Dawn Holland	1,503.12	Steven Stensrud	1,327.51
Lesina Ah Sue	4,038.53	Felicia Price	1,816.60	Edward Robertson	1,497.82	Brian Ellison	1,326.32
Tibor Simon	3,794.75	Alex Gonzales	1,813.61	Jun Ma	1,494.85	Joey Kennedy	1,317.23
Erez Shabtay	3,632.75	Sammar Miqbel	1,812.15	Siliva Fanolua	1,489.27	Kyle Wrobel	1,315.81
Maria Rocha	3,376.64	Andres Sylva	1,789.65	Afuiva Vaai	1,488.78	Elizabeth Lo	1,308.72
Ross Ewen	3,277.71	Angelika Vassilieva	1,772.58	Shelby Poston	1,487.83	Helen Taylor	1,304.64
Lily Tchen	3,139.08	Loretta Ekeroma	1,755.93	Michael Adams	1,486.08	Freida Yakubov	1,302.68
Raymond Angeles	3,133.60	Jesse Wise	1,755.60	Muhammad Chaudhry	1,478.38	Graeme Bollinger	1,300.20
Robert Ulreich	3,063.49	Darrell Sarmiento	1,749.14	Jaime Rozotto	1,476.00	Benny McCarty	1,299.96
Omarh Torio	3,033.53	Alanna Swenson	1,747.56	Wayne Blumling	1,475.79	Katie Massart	1,297.98
Mele Bigg	2,980.90	Michael C Williams	1,745.78	Steven Schnitzer	1,475.30	Manu Manu	1,295.40
Elvis Obanor	2,913.00	Dominic Palumbo	1,741.28	Ryan Daly	1,473.27	Kuresa Nanai	1,294.65
Henry Ingraham	2,804.17	Kevin Haines	1,739.52	Atta Saleh	1,471.47	Jake Conley	1,294.35
Max Quasem	2,746.26	Stephen Perotti	1,737.88	Anthony Christman	1,467.37	Bernard Oliphant	1,294.19
Theresa Bellajaro	2,724.76	Kenneth Exum	1,737.58	Roger Weisman	1,465.33	Toni Puamau	1,291.63
Akbar Hosseini	2,696.10	Zbigniew Stankiewicz	1,736.38	Jose Hernandez Camargo	1,462.75	Raphael Bouchereau	1,288.89
Kevin Appasamy	2,663.23	Michael Matteo	1,732.22	Catherine Brown	1,459.01	Matthew Wilford	1,287.97
Rocio Price	2,584.69	Marvin Chalwe	1,718.12	Kelly McDonald	1,454.26	Philip Anderson	1,284.29
Amir Sedaghat	2,577.52	Preston Osborn	1,716.16	Fritznel Octave	1,441.07	James Olp	1,281.80
Elias Hazen	2,448.38	Daniel Pinschmidt	1,712.53	Jacqueline Reim	1,440.23	Justin Kelling	1,278.67
Terrence Asuncion	2,350.34	Brandon Brown	1,708.09	Phillip Jenkins	1,433.41	Mark Neilson	1,271.41
Shahnaz Toloui	2,295.32	Barbara Stillwell	1,700.96	Edgar Cerna	1,433.00	Viliami Pole	1,265.43
Lydia Lozano	2,272.86	Benjamin Eggen	1,696.62	Ruth Setefano	1,432.51	Daniel Kim	1,261.23
Randoph Souliers	2,269.87	Keyra Montoute	1,691.45	Ben Liang	1,431.36	Joseph Uppleger	1,261.13
Amy Shui	2,209.96	Eugene Kashkin	1,684.01	Sione Pouanga	1,428.88	Landon Thalman	1,260.52
Brock Lampee	2,180.82	Juan Reyes	1,671.33	Mark Harhager	1,423.99	Tania Tikitiki	1,258.20
Marsela Kresic	2,132.50	Salima Abdin	1,664.93	Kaixun Yang	1,422.89	Billie Mitchell	1,254.06
Eriteta Tauraoi	2,126.17	Kayla Chavez	1,641.42	Marisa Willgruber	1,416.29	Shelly Cullen	1,249.69
Samson Adelufosi	2,123.20	Joshua Lenix	1,637.09	Samantha Chui	1,410.85	Dante Ferrigno	1,245.16
Tiffiny Shim	2,104.15	Pati Lesatele	1,625.41	Nicholas Wilt	1,408.06	Samantha Serrano	1,245.10
Sebastian Kazek	2,074.85	Alexander McKenney	1,619.24	Michael McIntosh	1,404.49	Patrick Basque	1,242.48
Timothy Clark				Kevin Edwards	1,398.51		1,242.21
Richard Carter	2,074.69 2,068.50	Anne Powihongi Diane Carrion	1,618.54	Meliame Moeakiola	1,395.57	Christopher Wren	1,242.21
Ronald Trombetta			1,617.19			Dustin Kiss	1,235.51
	2,065.06	Harvey Griffin	1,606.50	Atapana Faimalo	1,393.75	Peter Kaplanis	
Melissa Gilroy	2,061.98	Brandi Hershey	1,592.48	Bryant Hendley	1,390.73	Michael Woo	1,233.88
Alan Rosen	2,049.69	Hicham Elazhari	1,588.87	Ed Olfert	1,386.16	Paul Snyder	1,221.96
Rita Charles	2,043.93	Dustin Surace	1,585.72	Douglas Morhac	1,381.98	Sally Wilson	1,220.96
Christian Napiza	2,034.75	Zachary Hart	1,583.81	Zach Luhr	1,380.60	Dominique Bertoncini	1,216.65
Susan Bergh	2,031.23	Benton Tong	1,581.39	Joey Sales	1,372.56	Daniel Johnson	1,216.11
Philip Boubel	2,030.44	Stephanie Novel	1,578.02	Cyndra Gather	1,367.66	Jessica Santamarina	1,216.01
Pafuti Toleafoa	2,005.63	Robert Drake	1,575.21	Mario Martin	1,366.35	Nicholas Thompson	1,213.47
Howard Price	2,003.22	David Ramirez	1,570.13	Steven Sparkes	1,363.49	Jinzhou Zhao	1,210.06
Allan Munro	1,990.06	Wei Zhou	1,562.85	Rebecca Birdwell	1,363.11	Amber Colp	1,205.44
Peter Davidson	1,983.28	Samy Jacques	1,557.45	Lima Drysdale	1,359.62	Deborah Agrifoglio	1,204.70
Ron Pavon	1,978.11	Mario Andres Chavez	1,553.20	Shawn Reid	1,358.35	Steven Rotherforth	1,203.93
Taumaoe Maligi	1,943.56	David Guzman	1,547.20	Michael Silverstein	1,355.32	Ala Awad	1,203.13
Steve Marker	1,942.64	David Fung	1,545.79	Marivic DeLosReyes	1,354.33	William Munson	1,202.90
Amanda Thibado	1,937.38	Jorell Washington	1,540.02	Stephanie Loch	1,353.02	Louie Gonzalez	1,198.43
Victor Vicario	1,936.04	Matthew Parks	1,536.86	Dawn McElwain	1,352.26	Maijargal Sukbaatar	1,197.25
Scott Hanna	1,934.06	William Lee	1,532.32	Brian Walker	1,346.97	Antonio Salgado	1,196.08
Amanda Beyersdorff	1,933.40	James Welsh	1,531.76	Scott Remmey	1,344.28	James Murphy	1,196.07
Marion Magat	1,893.09	Robert Simmen	1,517.16	Brock Bode	1,343.18	Christopher Freter	1,195.55
Tilly Roebeck	1,891.78	Christopher McFoy	1,516.09	Kirby Hilderman	1,342.42	Traci Omlor	1,193.18
Phillip Montano	1,887.93	Keith Litterst	1,506.64	Byron Scott	1,335.85	Anthony Fuller	1,188.89
Brian Welsh	1,885.92	Michael Weeder	1,503.85	Erickson Bencosme	1,328.24	Naera Pomare	1,183.47

## Bonus Greatest Onus

Qualifier	Ponus	Ougliffer		O IIII-	The second second	No.	Contract of the last of the la
Constitution of the Consti	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier Bo	onus
William Caraway	\$1,182.77	Melissa Hyland	\$1,039.43	Kenneth Greer	\$924.40	Timothy Raiford	\$838.85
Michael Mandella	1,182.48	Fernando Silva	1,037.42	Tyler Endicott	923.55	Jenae Aarons	837.37
Amy Snow	1,175.99	German Viviano	1,037.02	Rachel Bryson	91,9.08	Ashley McMurtry	833.29
Connie Cortright	1,174.15	Amy Kelley	1,034.69	Richard Cleveland	918.37	Robert Granzow	829.93
Sandra Linse	1,172.94	Agatha Safford	1,033.84	Landre Clark	917.36	Patrick Taylor	828.61
Matthew Ficarra	1,172.16	Bruce Viaje	1,033.08	Wayne Pearson	916.76	Mickenzie Linse	825.46
Odilia Goulart	1,170.03	Lemlem Zerayesus	1,031.96	Willetta Graves	916.20	Travis Brock	824.84
Robert Barnes	1,160.92	Josh Juggassar	1,030.60	Sheleen Brzozowski	914.44	Dewey Lewis	822.17
Bavon Sylvain	1,159.74	Christopher Rocco	1,028.65	Rodney Chaney	912.75	Rishi Shukla	820.40
Tarryn Fredericks	1,151.03	Joshua Goldstein	1,027.24	Alvin Hagens	912.39	Nichole Poirier	818.62
Larry Finch	1,150.24	Hank Gordon	1,026.74	Andre Fredericks	912.16	Nadine Reyes	816.96
William Parmeter	1,150.05	Francis Cawley	1,022.96	Michael Harris	909.75	Mark Akler	815.45
Jennifer Wehrle	1,148.58	Brandon Schwed	1,022.82	Kuinita Bilo	908.46	Troy Hill	810.62
Jamie Strahl	1,147.37	Rodney Barlow	1,022.56	Derek Golembeski	907.45	Jacqueline Kabluyen-Mitchell	810.52
Ronald Montalvo	1,146.09	Clovis Chan	1,022.37	Denise Ferguson	905.12	Lytoni Brown	809.80
Peter Kwiatkowski	1,143.49	Edward Harris	1,020.44	Lucky Faaitiiti	905.01	Kyle Milner	808.73
Christopher Reinarts	1,139.64	Nathan Champneys	1,016.03	John Twymon	902.78	Malcolm Redd	807.82
Clinton Burnette	1,135.62	Rosezita Niwha	1,014.62	Timothy Davis	901.76	Jennifer Mitchell	805.85
John Viar	1,135.62	Tuakeu Nelio	1,014.22	Josh Wheeler	899.82	Elizabeth McSweeney	801.54
David Saez	1,132.27	Anthony Balloutine	1,013.25	Daniel Crossley	896.78	Michael Yip	801.31
Jesse Matthews	1,126.61	Deanthony Hartman	1,007.26	Debra Hepp	894.77	Doris Aguilar	799.07
Robert Black	1,124.75	Juan Cordova	1,006.19	Bradley Gray	893.33	Joaquin Santos	798.68
Rob Speers	1,115.78	Danielson Winterstein	1,004.32	Carmelo DeCicco	893.00	Crystal Reeves	797.72
Felicity O'Halloran	1,110.20	Nicole Magill	997.55	Demetrius Franklin	892.24	Germaine Johnson	796.24
Jamison Weatherspoon	1,102.18	Shirley Young	997.02	Catherine Wilkie	891.62	Chena Blair	794.76
Krista Thieme	1,102.15	Lester Evans	996.84	Danira Madrigal	889.90	Vili Falefa	793.65
Justin Germany	1,099.45	Christopher Anene	996.61	Bobby Gujral	889.59	William Wilson	793.26
Javier Esquivel	1,096.96	Noelle Brown	995.10	Jessica Stambaugh	889.26	Fale Uisa	792.71
Dawn Selden	1,094.33	Faisal Kasuri	994.66	Mary Ann Gaelic	888.55	Emanita Pohahau	792.21
Otari Bater	1,094.24	Ramin Maghsoud	991.77	Lynn Parker	888.21	Adam Kahn	790.46
James Reilly	1,091.02	Tatjana Tikhonov	990.57	Samantha Lee	886.41	Jon Gillmore	789.70
Danylle Guerrero	1,087.14	Norman Lew	989.08	Charles Stofko	884.46	Tien Nguyen	789.29
Jerry Sullins	1,087.01	David Jackson	986.92	Gregory Hayman	884.37	Barbara Corigliano	789.28
Ben Halali	1,083.32	Patt Johnson	985.74	Amit Dogra	882.49	Stephen Plackis	786.52
Oscar Garcia	1,080.08	Melissa Losk	985.62	Thomas Collinsworth	881.41	Lisa Richardson	786.31
Danny Smith	1,079.87	Ashkan Faramarzi	985.60	Gerald Smyer	878.66	Matthew Turnquist	785.73
Russell Miller	1,079.51	Earnest Loveless	984.53	Diane Johnston	877.32	Evelyn Van Houten	784.56
Ellahe Vaziri	1,078.16	Robert Ford	982.83	Laureena Giorgi	873.04	Casey Cline	783.59
Gary Slocum	1,077.91	Kyle Garman	981.13	Linda Byas	872.71	George Fallowfield	781.42
Vatapuia Vavau	1,077.57	Jasmine Colon	980.29	Ricky Rice	872.70	Anthony Leggett	780.91
Timothy Cruise	1,077.22	John Reynolds	979.61	William Liles	872.46	Christopher M Williams	775.17
James Raymond Jermaine Gunter	1,077.08	David Moir	974.52	Xu Jia	870.71	Autrina Shepherd	775.05
	1,077.08	Duane Robertson	972.53	Traci Peterson	868.16	Amylee Johnston	774.33
Herivelto Pereira	1,074.95	Robin Hite	969.91	Bryan Brooks	866.66	Malorie Bartlett	773.12
Nathan Leininger	1,074.62	Joel Camacho	969.02	Sandy Jean	866.22	Ricardo Vera	772.67
Matthew Diulus Michael Quandt	1,074.21	Amanda Hitchings	965.53	David Peebles	864.63	Gerald Mickie	771.16
Mike Hudnall	1,074.01	Jacob Pokipala	964.44	Richard Coombs	862.18	Sean O'Reilly	767.83
Feroz Rahman	1,073.15	Philip Abramovitz	959.22	Peter Hudousek	862.04	Mark Bleier	766.29
Thomas Tulowiecki	1,070.40	Sharon Brenner	955.48	Daniel Taurisani	861.21	Heather Hewitt	762.88
Michał Majewski	1,067.84	Richard Ronbeck	953.83	Jerrell Coats	859.27	Andrew Kolbeck	761.15
Silia Kuka	1,065.27	Ronald Rennich	948.52	Terra Sainas	856.72	Donald Wold	761.02
Djenabou Diallo	1,060.56	Samuel Peacock	947.94	Nicole Johnson	856.23	Michael Butts	757.50
	1,059.06	Lynn Pell	946.98	Nicholas Maglieri	854.18	Tupulaga Fuaivaa	755.89
Keith Broadnax Mike Thomas	1,057.62	Curtis Moreland	939.00	Timothy Bunfill	852.77	Karolina Brandys	755.75
Mike Thomas	1,055.71	Michael Scudder	933.62	Eboni Dunlap	851.81	Justin Haynes	755.28
Ying Vang	1,053.97	Preeti Sahgal	931.65	Lonnie Williams	848.75	Brian T Mitchell	752.87
Maria Lealaiauloto	1,051.96	Nicole Royston	931.61	Michael Perkins	848.52	Byron Chapuis	749.65
Diane Stevenson	1,050.43	Joseph Lugo	931.43	Paul Lawson	847.61	Poshen Yang	748.80
Yadollah Pourjalali	1,048.80	Christopher Chovanec	930.95	Teri Vandegrift	843.53	Sharif Carter	748.66
Amosa Faamanu	1,045.36	Semi Halanukonuka	930.57	Candice Kemp	841.63	Astrel Antoine	746.36
Scott Smith	1,044.57	Gleb Ostrovsky	929.37	David Higa	841.41	Christopher Fernan	746.25
Danielle Riley	1,041.19	Matthew Girard	929.15	Jeffrey Bailey	840.64	Ericha Crawford	746.05
Michael Lucarelli	1,040.18	Jerry Marion	927.05	Brian Johns	840.05	Gregory Henderson	744.09

## Bonus Greatest Onus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Thomas Reed	\$741.85	Larry Dowse	\$670.56	Kimberly Craig	\$604.29	Faiga Ene	\$532.67
Amy Weimer	741.65	Ashley Sevier	668.40	James Senior	603.96	George Balaban	531.45
Jordan West	741.02	Maria Paukofe	665.93	Alfred Taren	603.80	Benjamin Van Fossen	530.83 530.26
Craig Finnie	740.37	Tabita Neukirch Sharon McKee	663.14	Maureen Feeney Steven Edgell	602.13 601.25	Amie Greene Garrett Graves	530.26
Megan Yanolatos	739.98 737.67		663.02 662.23	Emillaszio Klementis	599.45	Edward Sousis	529.12
Harold Durana Alia Aslam	734.72	Jarrod Turner Tiffany Ramsden	661.31	lames Moland	596.85	Christopher Ammons	529.10
Rosemarie Mau	732.52	Rebecca McDowell	661.01	Marvel Coleman	596.12	Hasani Anderson	529.06
Wilma Bradford	731.35	Michael Nguyen	660.98	Brent Leathers	596.05	Monika Misipati	527.32
Stephen Laday	730.75	Sharif Grays	660.60	Arthur Harris	595.51	Manuel Ferreira	526.90
Angela Knox	729.37	Robert Harvey	659.12	Ryan Schreiber	595.42	Alisa Tuiletufuga	525.83
Casey O'Neil	728.07	Don Nash	658.68	Jennifer Holliday	595.29	Twanna Tucker	525.51
Andrea Barenholtz	725.34	Denise Duckett	658.47	Oleni Pasene	595.22	Jen Sage	524.20
Amelia Zeiger	725.23	Kimberly Riley	658.43	Victoria Almosara	594.88	Zachariah Lambert	523.57
Justin Leskow	724.50	Tammy Zagata	657.66	Michael Howell	594.40	Courtney Perito	522.90
Linda Jackson	722.29	Cheryl Rodriguez	655.16	Kiet Truong	592.59	Cara Lenard	522.11
Natesha McCoy	722.22	Rosita Faumui	652.07	Bubba Sosby	592.51	June Teo	520.29
Shannon McFarlane	721.49	John Cramer	650.03	Ramon Suarez	592.47	Andrew Haskins	519.88
Hensley Julius	718.93	William Charnow	649.14	Svetlana Astasheva	590.14	Beau Springer	519.83
Rolando Jacobs	717.66	Tyler Stansell	648.74	Matthew Hartman	586.50	Corey Brooks	519.33
Lina Lolo	717.17	Kris Wong	647.24	Robert Smith	585.40	Peter Athas	516.31
Jeremy Engrav	717.02	Alfred Brenner	647.17	Andrea Nichols	584.83	Thomas Davis	514.04
Benjamin Foti	716.92	Toni Morris	643.82	Jonathan McKay	584.63	Glyn Hurst	512.93
Anthony Aquino	715.39	Lora Worster	642.05	Rachel Arenas	584.33	Dustin Walker	511.63
Shelby Pamplin	714.95	Sujata Kapadia	641.54	Ryan Puvogel	584.29	Jason Thompson	510.89
Ronnie Williams	712.13	Debra Williams	639.09	London Burnett	582.65	Bartholomew Mazzariello	
Daniel Sherman	710.64	Laura Abrams	638.70	Kevin Word	580.98	Ronald Starr	508.20
Sheila Ford	710.41	Mykola Sovtus	636.93	Peter Stay	577.25	Brian Wolchok	507.51
Byron Nakagawa	708.89	Richard Sprigg	636.92	Andrew Sheffield	576.87	Kathryn Geiss	507.13
Horace Johnson	708.88	Lota Luatua	635.15	DaVonna Quernemoen	574.15	Jose Lomeli	506.80
Tina Tauave	707.11	Ionathan Woelfle	635.10	David Steinhoff	572.35	Lee Jeffers	506.15
Maka Tonga	704.14	Kevin Miller	634.81	Rajeev Arora	572.26	Marisa Rodney	505.21
Ryan Ward	701.32	Jillian Manning	634.63	Arthur Claybon	571.13	Joseph Moore	504.48
Christopher Jordan	700.87	Mitchel Gale	634.08	James B Miller	570.64	Chad Turner	504.33
Marie Uisa	700.86	Shane Burns	633.67	Kristin Garramone-Hage		Matthew Merritt	504.17
Kelly Yingling	700.36	Stephen Landry	632.41	John Billingsley	568.86	Christopher Eickelmann	503.09
Antonio Woods	697.38	David Benamati	630.04	Gabriel Feldmann	566.65	Sylvie Mahe	502.44
Timothy Klatt	697.28	Michael Peters	629.92	Kevin Ishikane	564.33	Zalika Sterling	500.91
Nathan Osborn	697.14	Garrett Jones	629.73	Stephanie King	564.15	Lisa Wood	500.83
Jacob Moyer	696.66	Frederick Hyde	629.42	Jet Clark	563.87	Sina Polu	500.06
Michael Camara	695.60	Dustin Pollock	629.06	Justin R Smith	563.51	Paul Fordham	499.57
Nikki Crosby	695.37	Jacqueline McHugh	628.19	Boaz Arbel	556.20	Leone Tom-James	498.51
Dustin Dunlap	694.25	Gagandeep Klair	626.40	Craig Strompf	555.72	Adam Zlupko	496.03
Thomas Detienne	693,40	Lauren Hamrick	626.40	Angela Archie	555.23	Rebecca Sharpe	495.70
Marko Jankovic	692.20	Stephanie Kies	625.72	Roderick Dunn	554.78	Patricia Longenecker	493.96
William Zulauf	691.21	Gregory Myers	624.64	Jerry Moore	554.74	Gwendolyn Davis-Yancey	493.57
Tarah MacDonald	690.11	Tiffany Rovinski	623.26	Dustin Coulter	554.71	Troy Matson	493.54
Reynold Burrowes	689.98	Robert Bacon	621.64	Filipo Patau	554.15	Willon Charles	493.36
Cassandra Cyrius	689.62	Jacob Maughan	619.89	Brian Sundberg	553.80	Hilderguard Toleafoa	492.83
Mario Chavez	688.71	Janice Dixon	619.54	Tiffany Cummings	553.51	Erika Little	491.98
Lafi Papalii	688.64	Sheila Murphy	617.02	Dustin Klingebiel	552.46	Tracy Phan	491.86
Ryan Liddiard	688.62	Stephen Oleszkowicz	615.64	Heather Henderson	552.19	Tylie Newman	491.59
John Roterman	687.27	Nedelka McLean	614.92	Timothy Kieran	549.70	Aaron Haskins	491.15
Natalie Wagner	686.68	Ashley Atkinson	614.63	Jewmekia Morton	548.35	Juan Sanchez	489.05
Gabriel Manzo	685.83	Evan Wicklund	614.46	Bradley Little	546.96	Rockey Simmons	488.36
Lindsay Lyon	683.19	Olin Taylor	614.15	Lawrence Hauck	546.12	Adrian Moye	487.86
Lorraine Chaney	681.90	Rufus Cathey	612.62	Richard Callaghan	545.09	Jeremiah Morales	486.51
Timothy Sypert	680.92	Derek Robb	612.08	Steven Janev	544.35	Summer Miller	486.44
Uputaua Muaiava	680.88	David Zinteck	611.82	Tasha Tucker	541.65	Kenneth McDonald	484.43
Jeffory Churchfield	675.54	Aaron Bullard	610.54	Earle Harris	538.10	Raquel Ellis	484.38
Roxanna Bernal	675.06	Lamine Diakhate	610.47	Jason Oliver	537.21	Anthony Gerald	483.22
			(00.04	Daniel I	C2 4 E1	D. C. C. W.	481.80
Scott Florin	673.27	Chinda Vongkhampha	608.94	Damien Long	534.51	Dmitriy Kagan	401.00

## Bonus Greatest Onus

Qualifier E	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Todd O'Neill	\$481.00	Derron Alexander	\$436.02	Andre Bishop	\$394.70	Kevin Rendon	\$350.79
Kenji Leonard	480.89	Daniel Burgess	435.62	Troy Skipper	393.80	Jason Anderson	350.67
Herman Lewis	480.36	David Taylor	435.56	Billy Glass	392.86	Christen Coppola	349.41
David Beard	479.56	Joseph Opulski	434.77	Corby Jesperson	392.60	Daniel Vermillion	347.67
Alan Laabs	479.30	Daynen Kapler	434.75	Melissa Schroeder	391.95	Jonathan Chu	347.43
Michelle Samuel	478.23	Yvonne Zarathustra	433.71	Alesia Creason	391.30	Charles Coffee	346.52
Zac Dajos	476.84	Karen McQuoid	432.91	Keri Striker	391.15	Gissell Rios	345.26
Casey Kunash	476.43	Sherry Rubio	431.57	Christopher Calogero	389.86	Craig Baxter	345.24
Samvel Tigranyan	476.03	Jeffery Clark	430.23	Abdul-Kareem Kotun	389.69	Tina Glenn	344.73
Filipo Havili	475.87	Ryan Leong	430.08	Timothy Watson	389.57	Richard Sanford	344.48
Alex Newport	475.84	Jose Harb	429.46	Irma Garate	387.97	Patrice Wise	342.88
Lavell Maize	475.26	Robert Chobor	426.93	Joshua Silvers	387.66	Marcus Howard	342.74
Tutoatasi Pale	473.24	Nguyen Mai	425.91	Norbert Owusu	384.31	Ryan O'Donnell	342.62
Michael Yoxtheimer	472.38	Naron Pollard	424.48	Eric Trautman	383.91	Nanette Clay	342.35
Courtney Rogers	471.56	Clement Ideozu	424.38	Maurice Williams	382.87	Lisa Lipman	342.28
Robert Fredericks	471.46	Victor Rodos	424.24	Richard Patray	382.47	David Boltz	342.12
Frank Cousins	471.33	Maryam Rahmani	424.05	Christopher Newman	381.56	Rodney Penny	340.97
Mark Gorman	470.38	Tian Luo	421.99	Elizabeth Pratt	381.50	Anthony Crosby	340.08
Reynaldo Singson	470.00	Lawrence Schmidt	420.81	Robert Byrnes	381.46	Charlie Warren	339.76
Preston Turner	469.00	Michael Brown	420.78	Nguyen Nguyen	380.48	George Cunningham	339.72
Eddie Ruiz	461.88	Justin LaParl	420.22	Igor Slobodyan	380.09	Andrew Stinnett	339.39
Antron Adkison	461.88	Oscar Hance	420.09	Ronald Lawrence	378.55	Nicholas Zangardi	339.33
Jessidiah Beman	461.84	Michael Easley	419.15	Shongaia Robinson	378.28	Joel Neirynck-Coon	
Michael Brawner	461.77	Sanele Lafaele	416.77	Haoyu Xu	377.94	Elizabeth Cruz-Salas	337.11
Barry Ray	461.56	Nathaneil Downs	416.75	Tracey MacDonald	376.94	Johnathan Virgil	335.27
David Thornton	461.08	Faasasalu Nanai	416.32	Nicholas Collins	376.25	Kenneth Cordes	335.24
Steven Lucero	460.89	James Palmes	416.20	Stephanie Grzechowiak	376.01	Eric Eun	333.77
Nichole Teta	460.81	Jerome Hill	415.84	Nathan Kanae	375.77	Marina Balayan	333.60
Elizabeth Montgomery	460.39	Robyn Stewart	414.97	Taneshia Solomon	375.53	Brent Cunliffe	330.04
Daniel Gereaux	459.90	William Gordon	414.55	Joseph Hyche	375.28	Patrick Knight	
Darren Wolf	459.20	Evelyn Nkwenti	413.87	John Madak	375.28	Alfredo Verdin	329.59
Billy Wilder	458.83	Anthony Mele	413.76	Edward Corbett	373.81	Angela Robidoux	329.37 328.37
Lee van Delft	458.32	Amanda Sines	412.78	Jessica Smith	373.42	Heather Hinman	328.37
Matt Moore	458.26	Lori Ivey	412.57	Gordon Davies	373.32	Jeremy Harbin	327.57
Bryce Pollock	457.66	Kristina Ring	411.82	Niueperiti Lesatele	372.73	Roy Skinner	327.56
Jimmy Rediker	456.88	George Lahamedjian	411.65	Myron Bea	372.09	Elena Masei	327.02
Joshua Champneys	454.79	Demetria Holmes	411.50	Maxine Moody	372.02	Jesse Oliver	325.99
Michael Oliva	453.82	Michael Platt	411.35	Robert Stott	371.16	Brook Meeks	325.11
Willie Hayden	453.32	Adian Prince	411.29	David Urtado-Hernandez	368.78	Jayne Herrick	324.77
Brandon Belisle-LaMoureux	452.85	Stephen Buckshot	410.72	Cortland Golightly	368.26	Jesse Atatai	324.40
Nicholas Patterson	452.80	Cheryl McLean	407.47	Gregory Easley	368.23	Roger Neal	
Christopher Nablo	452.26	Derrick Sehein	406.73	Jay Newsome	367.38	Mark Graham	324.03 323.59
Azikiwe Johnson	450.51	Jermaine Scott	406.56	Aric Lopez	365.23	Renee Zeller	322.66
Natalie Soboleva	449.75	Dennis Keplinger	406.44	Steven Haberman	364.01	Curt Snow	321.90
Michael Schumacher	449.37	Aaron M Jones	405.46	Candace Engelson	361.66	Brandon Braun	
Curt Bauke	449.07	Anthony Kachelmeier	405.30	John Ertel	361.15	Joseph Schroeder	321.16 319.53
Fay Samitioata	448.48	Sylvia Muller	405.11	Kyriacos Davis	360.28	David Kellebrew	317.21
Vladimir Moskovenko	448.21	Catherine Mattes	404.80	Adam Avalos	359.56	Kristyn Shaner	316.04
Jack Yiu	448.02	Timothy Nolan	404.55	Wendy McBride	359.35	Fatimazohra Ouardani	315.98
Jeff Lamar	446.27	Jonathan Leighton	403.86	Jan Walters	358.91	Evan Holzhauer	
Stephen Archer	446.20	Akmaya Kakajanova	403.24	Amy Adams-Fuqua	358.33	April Rodenborn	315.77
Christopher Banks	445.44	Gerald Thompson	402.58	Taina Agaimalo	358.13	Robert Kempner	315.60
Sean Hanson	445.44	Jerry Hussey	401.40	Angeles Ordas	357.94	Philip Stokes	314.69
Craig McKinney	443.55	Paul Boutwell	401.00	Aghayni Nazarian	357.77	Simon Rolland	314.12
Thomas Baeurich	440.05	Rasheed Galloway	400.84	Sara Gilley	356.08	_	313.45
Joseph Lasalle	439.34	Xzavier Gaines	400.43	Jonathan Tomko	355.99	Jeremy Welch	312.86
Sautia Maluofenua	439.22	Royland Walker	399.75	Alisha Taylor	353.99	Jandar Naloev	312.80
Justin Aliff	439,19	Michael Schneider	398.94	Oshea Davis		Oscar Urrutia	309.76
Walter Osmond	437.93	Dennis Titcombe	398.87	Meagan Vasquez	353.44 353.40	Travis Price	308.50
Ryan Neel	437.55	John Passi	398.85	Jonathon Bailey		Bizan Diago	307.28
Tasha Schaar	437.50	Alex Grakhov	397.84	William Heath	352.96	Seth Raymond	306.51
John Schultz	436.70	Ruben Fuentes	396.46	Nicholas Davis	352.08 351.55	Stephanie Poe	306.50
Steve Nwagbo	436.14	Olga Tsymbal	395.45	Ariel Sanchez	350.82	John Devries	306.30
	and the state of t	0 /	0 e d 1 l d	- Marie Canada Deb	330.02	Judy Rodriguez	305.96

## World's Greatest

			1	*		Mr. discounting	
Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier I	Bonus
Christina Smith	\$304.64	Timothy Dawe	\$275.03	Frederick Martsolf	\$243.51	Kelsey Baran	\$220.2
Benjamin Mancillas	304.40	Marilyn Monette	274.75	Alicia Booker	243.33	Asenaca Chute	220.0
Harvey Dixon	304.19	Frank Carta	274.52	Anthony Mutter	243.12	Svetlana Belkina	219.7
Ralston Holingsworth	303.96	Lawrence Broniszewski	273.83	Mitchell Anderson	241.89	Robert LaBrec	219.1
Amanda Stoebe	303.53	James Piazza	273.55	Mitchell Look	241.89	Grover Bond	218.7
Manuel Gogolin	301.84	Cynthia Wilwayco	273.43	Nicholas Fantozz	241.87	Alexander DiMauro	218.7
Keith Green	300.81	Cheryl Molenda	273.37	Earl de la Mothe	240.60	Jason Reed	218.0
Sheila Sand	300.77	Richard Rosinski	273.25	Pauline Ruff	239.92	David R Miller	217.7
Andrew Brinkmeyer	300.56	Zulfikar Bhukera	272.91	Corey Neff	239.89	John Shultz	217.6
Hisham Masri	300.41	Ryan Edwards	272.88	Jendayi Wilson	239.62	Jaythan Turner	217.1
Faamele Epati	297.68	Joseph Alesi	272.75	Roy Chong	239.42	Elias Brown	217.0
Matthew Lukesh	297.19	Richard Lee	272.61	Kathryn Parker	238.91	Robert Karetny	216.9
Nellie Johnson	296.76	Bernardo Lopez	272.41	Roldin Marcello	238.04	Michael Rawlinson	216.7
loshua Swogger	296.26	Kelly Smith	272.03	Daniel Lopilato	237.95	Sarah Berquam	216.6
Donna Archibald	295.59	Carmen Galliano	271.89	Christopher Manzelli	236.65	William Massenburg	216.2
Ryan Teasdale	295.16	Eugene Garcia	270.34	Gabriel Hough	236.50	Kevin Fink	216.2
Jeffrey Nava	294.39	Luke Abler	269.68	Carla Franklin	235.78	John Roma	215.9
Paramjit Sangha	293.70	Gina Kolo	269.38	Lorena Barriere	234.94	Jason Albertz	215.5
Richard Woodly	293.32	Gary Smith	268.36	Nicole Johns	233.66	Christian Clark	214.8
Keith Gebhart	293.30	Kendra Couper	267.44	Christopher Wollmuth	233.31	Margaret Roberts	214.6
Brian Willis	293.25	Wander Lima	267.29	Kevin Davis	232.62	Kerrianne Weaver-Kohl	214.4
Keylin Urena	292.02	LaDawn Meador	266.95	Heather Crawley	232.42	Deborah Pan	213.6
Stefan Friedman-Gerlics	290.60	Ernestine Rush	266.90	Robin Moseley	232.35	Kevin Reynolds	212.7
Jake Yagjian	289.53	Anita Ferris	266.27	Amanda Niss	232.05	Amanda Wolfgang	211.9
Quisha Castro-Lopez	289.26	Jonathan Howard	264.88	Shirley Post	231.32	Niurka de Armas-Duran	211.7
oe Marino	289.19	Ariana Jones	264.51	Grant Stampfli	231.30	Lacey Thomas	211.0
Scott R Davis	288.29	Koshin Egal	263.86	Daniel Ellis	231.19	Joel Jaquay	210.8
Lleison Martinez	288.22	Florence Eli	263.55	Michael Bueti	230.97	Herlene-Grace de O'Camp	
Christopher Keller	288.12	Maxwell Sinard	263.11	Umuti Kenese	230.81	Austin Hyden	209.2
German Contreras	287.24	Justin Sally	262.89	Pauline Ogden	230.47	Allen Beerman	209.1
Diego Acosta	287.00	Kelvin Chu	262.68	Todd Bornstein	230.34	Nicholas Elcock	208.9
Candice Smith	286.79	Ralph McDonald	261.82	Donna Deason	230.25	Arnold Iacoviello	207.7
Michelle Hoffman	286.71	Joshua Friel	260.41	Patrick Willrodt	229.83	Holly Cook	206.9
Audrey DeLoach	286.67	Eddie Southgate	259.04	Jeffrey Kay	229.63	Adeline Geffrard	206.6
Matt Nungesser	286.05	Jantje Zaal	258.96	Bryan Peters	229.50	Karen Sessing	206.1
Ruth Hudson	285.77	Theresa Setefano	258.94	Michael Blain-Rozgay	229.17	Nathaniel Mueller	205.9
Daniel Shaw	285.34	Kristen Fitzhugh	258.12	Ross Neale	229.16	Michael Kyatt	205.3
Christopher Yeung	284.91	Daniel Walton	258.06	John Smith	228.95	Ryan Dagg	204.7
Hanna Gardner	283.94	Karen Leichtle	258.05	Robert Cline	228.82	Ralph Clark	204.5
Krystle Kaiser	283.53	Ropeta Tavete-Mavaega	257.56	Allison Bankowski	228.43	Arash Eshaghian	
Marchon Tatmon	283.18	Robert Tierney	257.47	Jordan Scott	228.35	Marquitta Snipe	203.4
Mara Ferlisi	282.66	Christina Guerrero	256.58	Amanda Jenkyns	228.01	Gordon Biggums	
Glenda Lloyd	281.98	Adam Herman	256.35	Anthony Robinson	227.68	Cedric Moore	202.3
Matthew Nereng	281.96	Jesse Dailey	255.87	James Adams	227.60	Toma Lemalu	201.6
Vaaufiao Robertson	281.74	Ricky Nail	254.91	Candice Rezzo	227.33	Shawn Chambers	
James Humphreys	281.65	John Gore	254.08	Allan Gilbert	227.27	Steve Colbert	201.6
Randy Cadiz	281.48	Yennhi Le	253.02	Michael Baguer	226.90	Akesa Lia	201.4
Herbert Adams	281.39	Stephen Macharia	251.28	Gregory McMeckan	226.51	Ivanna Rivera	201.3
Tiresa Faalogo	281.36	Richard Davis	250.72	Juan Cardona	224.06	Charles Wachuku	201.3
Sam LeMay	281.17	Carleen Gayle	249.87	Jason Allen	223.81	Jennifer Hill	
Felix Berger	279.74	Alex Hernandez	249.54	Matthew Romag	223.80	Tyrone Conard Jr.	201.0
Donald Hill	279.71	Russell Whatman	249.12	John Akers	223.66	Corwin Bruaw	200.9
Marcella Silva	278.34	Sandra Cortes	248.94	Christopher Matthews	223.20	Yesenia Pineda	200.0
Traci Anderson	277.96	Clinton Jones	248.60	Christopher Pekar	222.94	Seini Mafi	200.0
Doyce Mathis	277.75	Mona Balidemaj	247.39	Douglas Zigby	222.92	Jaiveer Gohil	200.
Daniel L Smith	277.58	William Henley	246.91	Celina Villarreal	222.90		
Ricky Newborne	277.06	David Saba	246.36	Elena Espinosa-Weeks	222.78		
Samantha Kolb	276.83	Bridget Smith	245.56	Brian Bradshaw	222.03		
Matthew Cartwright	276.81	Juanita Fussell	245.24	Tiffany Hepner	221.91		
Robert Reynolds	276.60	Frederick Stortecky	244.35	David Gombkoto	221.82		
Dorett Thomas	275.68	Patrick Deane	244.24	Joel Smith	221.56		
Zura Zizov	275.61	New Togiakona	243.68	Faisal Bujazia	220.72		
Susan Penner	275.12	Joseph Quintons	243.54	Guadalupe Valdez	220.56		

## Beinstatement ONUS

Total: \$24,428.65

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Sami Mogannam	\$3,696.51	Roderick Dunn	\$520.02	Sonia Marin	\$328.81	David Ackerman	\$224.31
Debra Bell	1,956.83	Patrice Wise	467.54	Yvonne Zarathustra	322.83	Maryna Danielian	221.22
Lance Martin	1,272.18	Heidy Morataya	410.04	Samantha Chui	315.00	Bruce Goudy	212.16
Scott Patterson	951.18	Sarah Quint	403.89	David Urtado-Hernand		Richard Blake	202.23
Arthur Westergren	888.42	Daniel Potilechio	388.32	Rene LeBlanc	290.55	Salvatore Giacchi	200.70
Peter Kaplanis	773.02	Ryan Kendl	365.25	Keith Hadavia	280.80	Carratore Gracem	200.70
Consuelo Dominguez	726.72	Ronald Friedlander	352.83	Debbie Romero	277.68		
Keith Broadnax	683.85	Andrew Gursky	352.65	James Larkin	276.36		
Frank Kolligian	608.22	Stephen Liberto	352.63	Javier Esquivel	268.65		
Carlo Bonifazi	574.71	LeTonya Grissett	350.07	Magda Figueiredo	262.36		
John Bulecza	564.81	Mitchell Look	349.85	Ryan Tucker	255.87		
John Charlton	555.09	Olin Taylor	348.66	Norbert Medina	253.32		
Benton Tong	542.25	Erin Moyer	339.24	Lily Tchen	242.76		
Alan Weissen	524.61	Rigoberto Pedroza	338.01	Rosa Ngolo-Grubb	-234.03		

\*All qualifiers listed achieved at least \$200 in bonus totals

